

# 2025 VOLUNTARY BENEFITS GUIDE

Taking Care of You and Your Family!



2025 Voluntary Benefits Annual Enrollment:  
**November 8–November 20, 2024**



**Keep reading to discover:**

-  Your benefit options
-  Enrollment deadlines
-  How to sign up

# Introducing Your 2025 Voluntary Benefit Offerings!

As a UNFI associate, you're eligible for exclusive associate discounts and to participate in a comprehensive money-saving voluntary benefit program.

The Voluntary Benefits Program is specially designed to protect the financial security of you and your family.

Choose from any of the plans listed below:

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## How To Get Started

It's easy to access the Voluntary Benefits program online or by phone. You'll have instant access to your online benefits enrollment/application and information.

**Online:**

Visit [UNFIVoluntaryBenefits.com](https://UNFIVoluntaryBenefits.com)

**Phone:**

Call **1-800-626-9065**

# Critical Illness Insurance

Enrollment Period:

November 8–November 20, 2024

MetLife



Did you know that even with health insurance, it's likely not enough to cover the high costs that accompany somewhat common health conditions like heart attacks<sup>1</sup>, strokes<sup>2</sup> or cancer<sup>3</sup>? In fact, health care costs are the number one cause of bankruptcy filings.

That's where Critical Illness Insurance comes in. Critical Illness Insurance pays cash directly to you—to use any way you choose. Use these cash benefits to pay for deductibles, co-pays, prescriptions, or even everyday expenses like grocery bills or mortgage payments. Then, focus on recovering instead of worrying about paying bills.

## Highlights

- No medical questions or exams required<sup>5</sup> during enrollment period.
- Benefit amounts up to \$20,000 available.
- Provides benefits independently of, and in addition to, underlying medical coverage for a wide range of unexpected expenses.
- Benefits are paid directly to you unless designated otherwise, allowing for discretionary spending as you choose (e.g., childcare, groceries, rent/mortgage payments).
- Coverage is portable, which means you can take it with you if you change jobs or retire.\*

## 2025 plan upgrades include:

- A 200% increase in the total benefit amount
- Enhancements for cancer<sup>3</sup>, progressive diseases, childhood conditions, and many more!
- Improved health screening benefit<sup>4</sup> now with 50+ tests available including immunizations and dental/hearing exams

<sup>1</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>2</sup>In certain states, the Covered Condition is Severe Stroke.

<sup>3</sup>Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

<sup>4</sup>The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit.

<sup>5</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 and (2) dependents to be covered 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.

\*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.

## HOW IT WORKS



1

You enroll in 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



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call 1-800-626-9065.

# Accident Insurance

Enrollment Period:

November 8-November 20, 2024

MetLife



Accidents can require a variety of treatments, testing, therapies and other care and services to assist in recovery. And even the best medical plans can leave thousands of dollars in extra expenses and out-of-pocket costs at a time when you could also face lost or reduced income.

When you consider that every 10 minutes more than 700 Americans suffer an injury severe enough to seek medical help,\* 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 other bills while you recover. And focus on getting back on track instead of extra expenses.

## Highlights:

- No medical questions or exams required during enrollment period.
- Covers more than 150 types of injuries related to accidents.
- Provides benefits independently of, and in addition to, underlying medical coverage for a wide range of unexpected expenses.
- Benefits are paid directly to you unless directed otherwise, allowing for discretionary spending as you choose (e.g., childcare, groceries, rent/mortgage payments).
- Portable, which means you can take it with you if you change jobs or retire.\*\*

## 2025 plan upgrades include:

- Now including acupuncture and chiropractic therapy services
- Increased outpatient surgical, urgent care, non-emergency care and physicians office benefits
- Additional organized sports activity injury rider that pays an additional 25% for injury due to organized sports

\*National Safety Council, Injury Facts®, 2017 Edition

\*\*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.

## HOW IT WORKS



1

You enroll in Accident Insurance



2

You are involved in an accident



3

You incur expenses not covered by medical insurance



4

You receive a lump-sum payment for your covered injuries



# Hospital Indemnity Insurance

Enrollment Period:  
November 8-November 20, 2024

MetLife



**IMPORTANT:** This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

## Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



# Hospital Indemnity Insurance con't.

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital<sup>1</sup> or critical care unit. The benefit amount is determined based on the type of facility and the number of days you stay. The cash benefit you receive can help cover daily living expenses such as transportation costs and grocery bills or out-of-pocket medical costs.

## Highlights:

- No medical questions or exams required during the enrollment period.
- Pays benefits in addition to your medical insurance.
- Benefits are paid directly to you unless otherwise assigned, allowing for discretionary spending as you choose (e.g., childcare, groceries, rent/mortgage payments).
- Coverage is portable, which means you can take it with you if you change jobs or retire.\*
- Group rates priced to fit most budgets.

## 2025 plan upgrades include:

- Enhanced coverage<sup>1</sup> for newborn children
- Number of yearly admissions increased from 2 to 4 times
- ICU Admission now paid in addition to hospital admission
- Added coverage available for mental illness, drug addiction, mental illness and inpatient rehabilitation

<sup>1</sup>"Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities.

Please consult your certificate for 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.

## HOW IT WORKS



1

You enroll in Hospital Indemnity Insurance



2

You are admitted to a hospital critical care unit or rehabilitation facility



3

Your health insurance pays its share of the cost



4

You receive a lump-sum payment based on the number of days you stay



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call 1-800-626-9065.

# Legal Insurance

Enrollment Period:

November 8-November 20, 2024

Now provided by MetLife for 2025



Please note, if you are currently enrolled in the Legal Insurance plan and do not wish to make any changes, no action is required and your coverage will automatically switch to Metlife and continue into next year.

Don't let legal issues take you by surprise. Now you can easily access professional legal help whenever you need it — without the high cost.

When you face a legal matter in life, like writing a will to protect your family, dealing with a neighbor dispute or addressing a family issue such as divorce, a legal insurance plan from Metlife connects you to a network of 18,000 experienced attorneys nationwide who are available to help when you need it.

Plus, network attorney fees for most covered legal matters are 100 percent paid in full.

## Highlights:

- Access to a nationwide network of attorneys.
- Premiums are paid by the associate through convenient payroll deduction.
- Affordable group discounted rate:  
\$12.75 per month

## HOW IT WORKS



1  
Enroll in the  
Legal Plan



2  
Contact a  
Network Attorney



3  
Receive unlimited  
legal advice &  
assistance



4  
Pay nothing –  
most services are  
covered in full



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call 1-800-626-9065.

# Choice Auto and Home Insurance Program

Farmers GroupSelect<sup>SM</sup>, Travelers, Safeco Insurance, and Progressive<sup>®</sup>



Prices for auto and home insurance can vary widely from one company to the next.\* That's why experts recommend you request periodic quotes to make sure you're not overpaying for your coverage.

Now, with the Choice Auto and Home Program, it's easier than ever to compare quotes from up to 4 of the nation's top 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 associate discounts that are typically greater than anything you can find on your own
- You could get 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 potentially start saving sooner
- Ease of paying premiums via payroll deduction

\*Auto insurance and home insurance may not be available from all carriers in all states and may not be offered in this program.

\*\*Associate 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 qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

## HOW IT WORKS



Call  
**1-800-626-9065**



You have a covered  
Critical Illness such as a  
heart attack or stroke



Your health  
insurance pays its  
share of the cost



You receive a lump-sum  
payment in addition to  
your health insurance



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call **1-800-626-9065**.



# Recoop Disaster Insurance



Recoop is the first and only multi-peril disaster insurance product that pays a lump-sum cash benefit (up to \$25,000) after a natural disaster. Most homeowners and renters insurance policies leave gaps in coverage, which is why we created Recoop—to pick up where insurance stops, so you can bounce back faster after a disaster.

Recoop covers these major natural disasters: hurricanes (includes storm surge), wildfires, tornadoes, earthquakes, gas explosions, winter storms, and dust storms.\*

Recoop exists to cover the gaps left by most homeowners and renters insurance policies in the wake of a natural disaster. We lessen the financial burden with affordable policies and expedited payments. When insurance fails, we help you prevail by picking up the tab (and the pieces) so you can rebuild and get back to life.

## Highlights:

- The risk is real and living in denial is costly, so Recoop was created to cover the gaps and pick up where your insurance stops
- Homeowners and renters with an existing homeowners or renters insurance policy are eligible
- No deductible to pay before your coverage kicks in
- Recoop is available in these states:



\*Winter storms and hazardous winter weather is covered when at least 5 inches or more of snow or sleet accumulate within a 12-hour period, or at least 7 inches or more of snow or sleet accumulate in a 24-hour period. Coverage is available in all states except, NY, NH and NJ.

## HOW IT WORKS



1 Get a \$10,000 cash benefit for as low as \$20/mo



2 File a claim in just minutes with a quick call or a few clicks



3 Cash is typically deposited in your account within 24-48 hours



4 No restrictions on what you can do with your recovery cash



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call 1-800-626-9065.

# Identity Protection

Allstate Identity Protection  
Now with Cyber for 2025!



Allstate Identity Protection Pro+ Cyber 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
- \$1 million in identity theft expense reimbursement\*, \$2 million for family plans
- Dark web monitoring
- Monthly credit score and annual credit report
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Financial threshold monitoring
- Full-service fraud remediation with a dedicated Privacy Advocate
- Data breach notifications
- Coverage for deceased family members
- Tri-bureau credit monitoring
- Unlimited credit scores and reports from TransUnion
- Annual tri-bureau credit score and report
- Tax fraud refund advance
- Social account takeover monitoring
- Credit freeze assistance and in-portal credit lock
- In-portal credit disputes
- Safe browsing, anti-virus protection, Safe pay and many more device protection tools for up to 5 devices, 10 devices for family plans
- Family digital safety tools that monitor 30+ apps and websites for signs of danger such as cyberbullying plus location tracking, screen time management, and web filtering (available only with a family plan)

\*Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation. Terms and conditions apply.

## HOW IT WORKS



1

Enroll in Allstate Identity Protection to protect you and your family



2

Activate additional features online to ensure you are getting the most from your identity protection plan



3

Allstate Identity Protection will monitor your personal information and alert you of any suspicious activity



4

An Identity Specialist will do all the legwork to restore your good name, should an issue arise



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com) or call 1-800-626-9065.

# 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.

Nationwide® pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost. With budget-friendly plans for all pet families and optional \$500 wellness coverage available for preventive care, there's never been a better time to sign up for My Pet Protection®, available only through your voluntary benefits plan.

You're free to use any vet, and your coverage includes emergency boarding, lost pet advertising and more.

## Highlights:

- Up to 70% reimbursement for eligible veterinary expenses related to accidents, illnesses, wellness and more<sup>1</sup>
- Optional \$500 wellness coverage available<sup>2</sup>
- Unlimited 24/7 virtual veterinary support with VetHelpline®
- Effortless, low-cost pet prescriptions with Nationwide **PetRxExpress**<sup>SM</sup>
- Nationwide pet insurance members save 10% on every visit to a Vetco Total Care Hospital or Vetco Vaccination Clinic inside Petco

<sup>1</sup>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.

<sup>2</sup>Existing members can enroll in My Pet Protection® with Wellness 500 during their respective renewal period only. Products and discounts not available to all persons in all states.

## HOW IT WORKS



Visit your vet



Pay your bill



Submit your claim



Get reimbursed



Visit [UNFIVoluntaryBenefits.com](https://www.unfi.com/voluntarybenefits) or call 1-800-626-9065.

## 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 Farmers GroupSelect<sup>SM</sup>, Travelers, Safeco Insurance<sup>®</sup>, Progressive, Allstate Identity Protection, Nationwide, MetLife, Recoop (Insurers) for these types of coverage, and not as your insurance broker. As the agent for Insurers, Mercer Voluntary Benefits may provide these services: 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.https://autodisclaimer.mercerconsumer.com> 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 o1735716 for Accident Insurance, o1755716 for Critical Illness, O3655716 for Legal Services, o1055716 for Pet Insurance, o6335716 for Hospital Indemnity Insurance, and o7105716 for Identity Protection or call us at 1-888-206-5088 for specific details.

**The Voluntary Benefits program is administered by Mercer Health & Benefits Administration LLC (Mercer Voluntary Benefits). UNFI permits this insurance to be offered to its associates for their convenience. UNFI does not pay for these benefits, endorse or otherwise maintain this insurance as an associate benefit plan.**

Each carrier operates independently and is not responsible for the others' financial obligations.

[To view Auto/Home carrier legal disclosures, please click this link.](#)

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. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. 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, Nationwide is on your side, VetHelpline and Nationwide PetRxExpress are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide.

Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation. Terms and conditions apply.

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. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CI) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CI policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CI, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CI 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 CI on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI, and CI products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CI, 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166  
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Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Services LLC

AR Insurance License #100102691 CA Insurance License #0G39709 TX Insurance License #1850385

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# Benefits Guide

For more information or to sign up or apply:

Log in to [UNFIVoluntaryBenefits.com](https://unfi.voluntarybenefits.com)

Call **1-800-626-9065**

(M-F, 8 a.m.-9 p.m. or Sat, 8 a.m.-2 p.m. Eastern time)

**PROGRESSIVE**



**TRAVELERS**

**Safeco** Insurance<sup>™</sup>  
A Liberty Mutual Company

 **MetLife**

 **Allstate**  
IDENTITY PROTECTION

 **Nationwide**  
Is on your side

**recoop** GREATER INSURANCE