



The Texas A&M University System FY 2012 Voluntary Benefits

Offered through Marsh Voluntary Benefits, a service of Seabury & Smith, Inc.

AR Ins. Lic. #245544

CA Ins. Lic. #0633005

Choice Auto and Home Insurance

- Special group rates for Texas A&M System employees and retirees could help you pay less for your auto and home insurance — **even if you've already shopped around.**

- There's no need to wait until your current auto and/or home insurance coverage expires.

- Did you know that the Choice Auto and Home Program for A&M System employees and retirees could help you protect more than just your auto or home? You could also take advantage of money-saving group discounts to cut your insurance bills for almost anything you own, whether it's a motorcycle ... a family vacation home ... a boat ... a jet ski ... and more.

Call the Choice Auto and Home quote line at 1-866-814-7516. Or you can visit the PersonalPlans[®] website at www.tamuspersonalplans.com for more information.

The group 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.

\$218.60 average savings based on savings reported by Texas A&M System individuals who, through Marsh, switched to several carriers' employer-sponsored auto insurance programs between 10/12/07 and 5/23/11.

Homeowners insurance is not available in Florida through this program.

Pet Insurance

There will come a time when your pet needs medical attention. But these days, that can cost hundreds perhaps thousands of dollars. Fortunately, Veterinary Pet Insurance (VPI) allows you to provide medical care for your pet without having to worry about the cost. Your group discount makes you eligible to receive a 5 percent discount on premiums. Additional discounts are available for multiple pets.

- VPI policies cover a multitude of medical problems and conditions related to accidents or illnesses (even cancer) for dogs, cats, birds, ferrets, rabbits, reptiles and other exotic pets.
- There is also optional routine care coverage because regular veterinary care is critical to the long-term health of your pet.

For more information on protecting your pet with a VPI policy, call toll-free at 1-866-814-7516. Or, you can visit the PersonalPlans® website at www.tamuspersonalplans.com.

Discount includes multiple pets/All applications are subject to underwriting approval/Read your policy for complete coverage details/
Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA National Casualty Company (Nat'l), Madison, WI, an A+ 15 rated company/©2008 Veterinary Pet Insurance Company

Policies are underwritten by Veterinary Pet Insurance Company in California and in all other states by national Casualty Company, an A+15 rated company, in Madison, Wisconsin and a subsidiary of Nationwide Mutual Insurance Company.

Identity Theft

Unlike other crimes, identity theft can be difficult for you to detect early. In many instances, it can be years before you may realize your identity has been stolen. Once discovered, the process of restoring your identity can be overwhelming and time-consuming. In fact, you can spend anywhere from 30 to 600 hours working to restore your name and credit file information after an identity theft occurs.

ID TheftSmart™ provides comprehensive identity theft safeguards and restoration services which include:

- Credit Report
- Personal Credit Score and Analysis
- Continuous Credit Monitoring
- Fraud Restoration with Non-Credit Searches
- Industry Experts You Can Trust

If identity theft strikes, ID TheftSmart Licensed Investigators do most of the legwork and paperwork for you to restore your name – saving you time, money and aggravation.

For more information call toll-free at 1-866-814-7516. Or, you can visit the PersonalPlans® website at www.tamuspersonalplans.com.

Health Insurance Mart

One of the biggest advantages of the Health Insurance Mart is the ability to compare multiple plans, premiums and benefits all from solid insurance companies rated “Excellent” by the A.M. Best Company, the number 1 financial service industry watchdog.

Helps you find quality and affordable health insurance coverage to meet your needs.

Among the plans available are:

- Health Savings Accounts
 - Help you save for qualified medical and retiree health expenses on a tax-free basis
- Preferred Provider Organization
 - Receive a list of highly qualified medical providers and facilities to choose from

For more information call toll-free at 1-866-814-7516. Or, you can visit the PersonalPlans® website at www.tamuspersonalplans.com.

Real Estate Services

The Texas A&M System and SMARTMOVE®, a national real estate affinity program designed to give you the highest quality, professional real estate assistance and CASH REBATES.

Guidelines will be explained at the time of registration on how to qualify for the cash rebate.

- Receive a cash rebate for each transaction.
- Receive high quality professional real estate assistance from specially trained and experienced agents.
- This is a FREE service to A&M System employees or retirees.

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Or, you can visit www.tamuspersonalplans.com.**