
Richmond Public Schools

Illuminating The Path From Competence To Excellence

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Benefit Package Overview, Summary of Health Care & Other Benefits

Richmond Public Schools Full-time Employee Benefit Programs Summary

EFFECTIVE JULY 1, 2011 THROUGH JUNE 30, 2012

Listed below is a summary of benefit programs that are available to full-time contracted employees. Please note these benefits are subject to legislative, contractual, and policy changes. For more information, please contact the Benefits and Risk Management Department at 804.819.4400, unless otherwise noted below.



Virginia Group Benefits (VGB) is selected to be the Benefit Contract Administrator effective 5/1/2010

Richmond Public Schools selected Virginia Group Benefits (VGB) to be the Benefit Contract Administrator (BCA) effective 5/1/2010. The BCA's main goal is to assist

employees with benefit education/review on the core and voluntary benefits package. Employees should contact VGB if they need to enroll or make any changes to their health care, flexible spending or other benefits. Employees are encouraged to contact VGB if they have any concerns regarding their payroll deductions. The BCA is responsible for providing a due diligence on the voluntary insurance products offered to RPS employees to ensure that RPS employees continue to receive the most competitive benefits offering. VGB is available to meet with employees for one on one benefit reviews.

Virginia Group Benefits, Inc.
2702 North Parham Road, Suite 304
Richmond, VA 23294
(804) 381-4624
(804) 290-0304 - Fax

INSURANCE, FLEXIBLE BENEFITS, AND RETIREMENT PROGRAMS

HEALTH BENEFIT PLANS

CIGNA

Plan A -Open Access Plus 20/40 Plan -"The Premier Plan"

The open access plus 20/40 has the in-network and out-of network benefits. The in-network benefits allow you to use network physicians, hospitals, pharmacies and other network providers. Flat dollar co-payments apply at the time of service. The primary care physician's co-pay is \$20.00 and the specialist's co-pay is \$40.00. If you need to see a specialist, no referral is required when you select a doctor in the CIGNA Open Access Plus network. The out-of-network benefits allow you to choose a non-participating physician. However, you are responsible for paying a deductible amount of \$2000 individual and \$4000 for family with 40% co-insurance for out-of-network services. (Summary of Premier Plan on page 9)

Plan B- Open Access Plus 25/50 Plan –"The Classic Plan"

The open access plus 25/50 has the in-network and out-of network benefits. The in-network benefits allow you to use network physicians, hospitals, pharmacies and other network providers. The primary care physician's in network co-pay is \$25.00, the specialist's co-pay is \$50.00 and \$30.00 for out-patient rehabilitative services. In addition, for some services you are required to pay a 20% coinsurance. If you need to see a specialist, no referral is required when you select a doctor in the CIGNA Open Access Plus network. The out-of-network benefits allow you to choose a non participating physician. However, you are responsible for paying a deductible amount of \$2000 individual and \$4000 for family with 40% coinsurance for out-of-network services. (Summary of the Classic Plan on page 10)

Physician Networks

Your plan offers the convenience of referral-free access to doctors, and the option to select a personal Primary Care Physician (PCP) as your source for routine care and guidance when you need specialized care. As your needs change, so may your choice of doctors. That's why you can change your PCP for any reason. Selecting a Primary Care Physician is recommended, but not required.

For the most up-to-date information on the health care professionals in the network, or if you have questions about your health plan choices, call the pre-enrollment line at 800.564.7642. You can also visit the CIGNA website at www.CIGNA.com for the most up-to-date list of physicians. Some provider directories will be sent to school locations, but do not guarantee whether a physician is in the network. For best results, please call CIGNA to verify whether a physician is in the CIGNA Network.

Delta Dental

Employees can only enroll in the Delta Dental plan if they are enrolled in one of the CIGNA health plans. The dental benefit \$1500 per calendar year.

With the Delta Dental PPO program you may use any dentist. It is to your advantage to select a dentist who is a DeltaPreferred (PPO) dentist. Delta pays DeltaPreferred (PPO) and DeltaPremier dentists directly. You are responsible only for your share of the bill. A DeltaPreferred (PPO) or DeltaPremier dentist cannot charge you for amounts over the maximum allowable charge. If you go to a non-participating dentist, Delta Dental will reimburse you directly unless the dentist accepts payment directly from Delta Dental.

Members will continue to receive two free cleanings per calendar year and are encouraged to use their cleanings. Studies have shown that poor oral health contributes to other serious health conditions. Delta Dental has a program called "Healthy Smile, Healthy You" which gives an additional cleaning to those members that are pregnant or for those that have diabetes. Members that wish to participate in this program must contact Delta Dental to receive their free additional cleaning.

Please contact member services if you have any questions regarding your dental benefit. The member services number is 800.237.6060 and the website address is www.deltadentalva.com

Eligibility...Who is Eligible for Health Care Coverage?

Employees must be considered full-time contracted salaried employees and work at

least a 50% contract to be eligible for health care. The employee's eligible dependents include:

The subscriber's legal spouse by marriage;

The subscriber's biological children, stepchildren, (or children placed for adoption), and children for whom you have been appointed legal guardian or granted legal custody and who are under the age of 26 (special provisions apply for disabled children)

The age limit for enrolling children is age 26. Coverage for children will end on the last day of the calendar year in which the children reach age 26.

Proof of Eligibility is Required (Please read what documentation is required)

RPS requires its employees to provide supporting documentation showing that their dependents are eligible to participate in the RPS Health Care plan. If you are adding a dependent to one of the CIGNA plans and have not provided sufficient documentation from a prior audit, your dependent will not be covered on the new CIGNA plan unless you provide sufficient documentation. If you are adding a dependent and have not provided the required documentation for any new dependents, you will need to provide the following documentation with your application.

For Spouse-legal spouse of the opposite sex

Social security number; and

Copy of page 1 of your 2010 federal tax return listing the spouse; or

Copy of marriage certificate plus proof the marriage is still current (recurring monthly or quarterly household bill or statement listing both names)

Child- Natural, adopted, stepchild, legal guardian (child up to the age of 26)

Social security number for each child; and a

Copy of birth certificate; or

Copy of the certificate of adoption; or

Copy of the court order of legal guardianship; or

Copy of the Medical Child Support Order

Waiver of Health Care Coverage

RPS employees are not required to participate in the health care program. Employees are encouraged to protect themselves by having coverage under some health care plan. The financial risk of not having coverage could be devastating. New full-time employees who do not elect to participate in health care with RPS should sign a waiver of health care coverage. This form is located on the Benefits website. **If you elect not to**

participate in one of the RPS plans, you will not be able to re-enroll in our program until our next annual open enrollment period, or if you have a qualifying event.

When can I make changes to my Health Care? Qualifying Events

During the plan year, you may make changes to your health care coverage within 31 calendar days if you experience a qualifying event. If you experience a qualifying event and do not make your change within the 31 day timeframe, you will have to wait until the next open enrollment to make your change. Qualifying events are defined as: Marriage, divorce, birth or adoption of a child by the employee, death of a spouse or child, change in the employment status of a spouse, change in full-time vs. part-time status for you or a spouse, an unpaid leave of absence by you or a spouse, a spouse's employer's annual open enrollment. Proof of the qualifying event is required.

Employees should be aware that it is considered fraud if you enroll persons that do not meet the criteria mentioned above.

RPS Active Employee Monthly/Semi-monthly Health Care Premium

July 1, 2011 – June 30, 2012

	Employee Contributions				
	24 pays Monthly You pay	24 Pays Semi- monthly You pay	20 pays Monthly You pay	20 pays Semi- monthly You pay	Total Monthly Cost
Plan A- Open Access Plus 20/40 (The CIGNA Premier Plan)					
Employee only	\$96.22	\$48.11	\$115.46	\$57.73	\$583.88
Employee & one	\$356.88	\$178.44	\$428.26	\$214.13	\$986.69
BWS Emp & spouse	\$169.84	\$84.44	\$203.81	\$101.91	\$1,021.11
Emp & family	\$500.24	\$250.12	\$600.29	\$300.15	\$1,351.05
BWS Emp & family	\$355.54	\$177.77	\$426.65	\$213.33	\$1,378.07
Plan B- Open Access Plus 25/50 (The CIGNA Classic Plan)					
Employee only	\$45.48	\$22.74	\$54.58	\$27.29	\$533.14
Employee & one	\$268.36	\$134.18	\$322.03	\$161.02	\$898.17
RWS Fmn &					

spouse	\$80.44	\$40.22	\$96.53	\$48.27	\$932.67
Emp & family	\$379.14	\$189.57	\$454.97	\$227.49	\$1,229.95
BWS Emp & family	\$234.44	\$117.22	\$281.33	\$140.67	\$1,256.97

Note: BWS means both employee & spouse work for Richmond Public Schools. Dental coverage is included in these rates.

Dental is included in the rates for health care.

What is the BWS Rate for health care?

When both employee and spouse work for RPS and are full-time contracted salaried employees, you may qualify to receive a discounted rate for your health care. The BWS rate is not automatic. Employees must complete an application to apply for the BWS rate for health care. Applications can be found on the RPS Main website on the benefits link under Human Resources. All applications should be submitted to the Benefits & Risk Management Department for consideration. Please contact the Benefit Contract Administrator or the Benefits & Risk Management Department if you have any questions.

FLEXIBLE BENEFITS PROGRAM

ADP BENEFIT SERVICES

ADP Benefit Services will continue to be the flexible spending administrator. The 2011/2012 plan year will be (July 1, 2011 to June 30, 2012). Participants must re-enroll in this plan every year and the open enrollment is the only time to enroll in this program. As a participant, you may file a claim for reimbursement using the pre-tax dollars that you have set aside when you incur eligible expenses.

RPS made some exciting changes to the flexible spending program a few years ago which increased overall employee participation. Employees are encouraged to enroll in a flexible spending plan if you have medical or dependent care out-of-pocket expenses. A flexible spending account (FSA) allows you to pay for essential health care expenses that are not covered, or partially covered, by your medical, dental and vision insurance plans. By contributing a portion of your payroll dollars into your FSA on a pre-tax basis, you can save 20% to 40% on the cost

of eligible health care items and services.

The plan highlights:

- **No monthly administrative fees. There is no cost to employees**
- **Convenient debit card**
 - Direct Deposit
 - Reduce your income taxes
 - Fund your account with simple paycheck deductions
- Dependent care reimbursement accounts may be used for child daycare or elder care for dependents. The annual contribution maximum is \$5000 for those filing jointly or head of household and \$2000 for married individuals filing separately.
- Medical reimbursement accounts may be used for copayments, deductibles, and other eligible expenses. The annual contribution maximum is \$2000.

Each year participants in the flexible spending accounts must re-elect the amount of money they would like to set aside for the upcoming year.

For general questions, you may call the customer service number for ADP 800.654.6695 (8a.m.–8p.m. EST) or you can use the online tools on the ADP website at www.flexdirect.adp.com .

Note: The 2010/2011 plan year is coming to a close and participants will have 90 days from July 1, 2011 to submit any old claims from the 2010/2011 plan year.

RETIREMENT PROGRAM

New full-time employees are automatically enrolled in the [Virginia Retirement System \(VRS\)](#) upon hire. Richmond Public Schools makes the total contribution toward your retirement benefit; there is no deduction from the employee's paycheck. Employees are vested (which means they are eligible for a retirement benefit) after five years of membership. Years of service, average final salary, and age at retirement determine the employee's retirement benefit. Participants are eligible for full retirement at age 65 with at least 5 years of service, or as early as age 50 with 30 years of service. Early retirement benefits are also available through VRS and Richmond Public Schools as early as age 55 with a reduced benefit (service requirements may vary). For more information on retirement benefits, including early retirement options, please contact the Human Resource Department at 804.780.7860.

MetLife Disability Program

MetLife was chosen to be the new administrator for your Short Term and Long Term Disability Coverage effective 7/1/2011

MetLife will be the new administrator for the RPS disability program effective 7/1/2011. The core Short Term and Long Term Disability program will remain the same. The Aetna contract will expire on June 30, 2011. All new claims beginning July 1, 2011 must be submitted to MetLife by calling the MetLife claims Center at 1-866-729-9201 between the hours of 8:00a.m.-11:00p.m. (Eastern Time), Monday through Friday. Please contact Shirley Holland in the RPS Benefits & Risk Management Office if you have any questions regarding filing a claim for benefits at 804-780-4120.

Core Short Term & Long Term Disability Program

Full-time employees that serve in a contractual, annual salaried position are automatically enrolled in the Aetna Short Term and Long Term Disability Programs. Richmond Public Schools pays for this coverage on your behalf. Each program provides income replacement to employees who are temporarily unable to perform their job responsibilities due to illness, injury, or pregnancy. Benefits are payable at 60% of your pre-disability salary upon completion of the appropriate waiting period; 20 work days for Short Term disability and 90 work days for Long Term disability. The Short Term disability benefit pay is up to 13 weeks, and the Long Term disability benefit pay is up to two years.

BASIC GROUP LIFE INSURANCE

Group term life insurance is provided at no cost and requires no medical examination. Coverage is equal to twice the employee's annual salary (with the salary rounded to the next highest thousand) for natural death and four times the annual salary for accidental death. Minnesota Life Insurance Company underwrites the policy, which VRS administers.

WORKERS COMPENSATION

Employees are covered under the Virginia Worker's Compensation Act for an accidental injury or if they contract an occupational disease while performing official job duties. Employees should report all injuries to the department head or the school principal immediately. Failure to report these incidents could result in a loss of benefits. For more information, contact the Benefits & Risk Management Dept. at 804.819.4400.

VOLUNTARY BENEFIT PROGRAMS

OPTIONAL GROUP LIFE INSURANCE

Employees may purchase additional life insurance at one, two, three, or four times their annual salary from Minnesota Mutual, administered by the Virginia Retirement System. Coverage is also available for the employee's spouse and/or children. The guaranteed issue amount of personal coverage is up to \$250,000; the guaranteed issue amount of coverage for a spouse is one half the employee's salary. New employees may enroll in the optional life program within 31 days of employment. If new employees and their spouses wish to enroll in this plan above the guaranteed issue amount, a health status form must be completed and submitted within 31 days of hire for the insurance company's approval.

TRANSAMERICA UNIVERSAL LIFE INSURANCE

Employees may purchase supplemental life insurance for themselves and dependent(s) via payroll deduction. This policy provides permanent and portable life insurance for up to \$150,000 for employees and \$25,000 for dependents. Cash values accumulate under this policy at current interest rates, and can be utilized by the owner via a policy loan. New employees may enroll within 31 days of employment or any future date.

TRANSAMERICA CRITICAL ILLNESS INSURANCE

Employee may purchase supplemental critical illness coverage for themselves and dependent(s) via payroll deduction. This policy provides benefits for thirteen health events to include: Heart Attack, Stroke, Cancer, End Stage Renal Disease, Major Organ Transplants. It also covers reoccurring events. It pays Lump Sum amounts from \$10,000 up to \$50,000. In addition it pays a \$50 per covered person per year for a Cancer screening test benefit. The plan once it is issued is guaranteed renewable for life with fixed, level premiums. It is fully portable should you leave or retire from Richmond Public Schools.

DOMINION DENTAL

Dominion Dental 's voluntary dental HMO (DHMO) plan – Plan 608x – is available any time throughout the year to all RPS employees! **Even if you do not have medical coverage with RPS, you can still enroll in the Dominion dental plan at any time.**

Under Plan 608x, the same plan that has been offered to RPS employees since 2006, benefits include no deductibles, waiting periods, pre-authorization paperwork, claim forms, maximum annual dollar limits or pre-existing condition exclusions, and no charge for oral examinations, routine semi-annual cleanings, bitewing x-rays or topical fluoride for children. Members receive more extensive care such as fillings, crowns, dentures, root canals, periodontal care and oral surgery at fees up to 65% lower than usual and customary charges. Members pay a \$10 office visit fee when visiting a participating Dominion dentist.

Contact VGB Virginia Group Benefits at 804.381.4624 if you are interested in enrolling. If you are a current member and have questions regarding your benefits, please call Dominion 's Member Services department toll-free at 888.518.5338.

[2010 Dominion Dental Brochure and Rates](#)

[2010 Dominion Dental Application](#)

[2010 Dominion Dental Provider Directory](#)

CANCER INSURANCE

Employees may purchase Cancer Insurance through Kanawha Insurance Company for themselves and dependent(s) in the event they are diagnosed with cancer. Participants receive a one-time lump sum cash payment, upon diagnosis of internal cancer or malignant melanoma. Benefits under this program may be used to pay for expenses associated with treatment, transportation, lodging, and meals. No hospitalization or treatment is required to receive payment for benefits. Participants may choose coverage levels of \$10,000 to \$50,000. Once the employee pays premiums for 20 years, at the end of the 20th year, all paid premiums are returned to the policyholder while the coverage remains in force. New employees may enroll within 31 days of employment or any future date.

COLONIAL SHORT-TERM DISABILITY INSURANCE

Employees may purchase supplemental disability coverage. Benefits under this program provide income replacement up to 40% of an employee's monthly salary for off-the-job accidents or sickness upon completion of your elected waiting period. This plan is portable upon termination or retirement without an increase in or further evidence of

insurability. New employees may enroll within 31 days of employment or any future date.

COLONIAL LIFE ACCIDENT INSURANCE

The Colonial Accident plan is a voluntary supplemental health plan designed to pay lump sum benefits to accident victims to alleviate out-of-pocket financial losses.

The benefits are paid to fill some of the gaps in coverage caused by deductibles, co-pays and coinsurance, and cover a wide array of medical services to include:

- Initial Care—ER, Ambulance, X-rays/Urgent Care facility or ER
- Surgical procedures resulting from accidents
- Accident In-Patient Care Benefit
- Accident In-Patient Confinement Benefit
- Accident Intensive Care Benefit
- Fractures Benefit
- Accidental Death and Dismemberment Benefit

The plan also provides a one-time per year \$50 benefit payment to each insured party for Wellness Testing (24 tests covered)

This plan is especially important and helpful for families with children, especially those involved in sports activities at all levels.

Colonial Life Medical Bridge 1.0 Coverage

This new plan from Colonial Life pays benefits directly to the insured if you are:

- Hospitalized- \$1,500.00 benefit.
- Out-Patient Surgery- \$500.00 or \$1,000.00 benefit depending on the type of surgery performed.
- Diagnostic Testing \$500.00 benefit.
- Emergency Room \$150.00 benefit.

This plan is being offered on a voluntary basis to help offset your out-of-pocket

This plan is being offered on a voluntary basis to help offset your out-of-pocket expenses should you have to utilize these healthcare services.

LONG TERM CARE INSURANCE WITH GENWORTH FINANCIAL

The program is underwritten by Genworth Life Insurance Company (headquartered in Richmond) and offers a range of coverage options that are affordable and flexible.

Not to be confused with disability insurance, which pays a portion of your salary should you become disabled, **Long Term Care Insurance covers charges for covered in-home and facility care** (up to the benefit maximums that you select). These services can be extremely costly. For example, in the Richmond area, nursing home costs now average approximately \$60,000 per year for a semi-private room, while basic home health services can cost nearly \$16 per hour. It may be one of the nation's largest unfunded retirement liabilities. **Many financial advisors now encourage their clients to consider Long Term Care Insurance when planning for their financial future.**

This benefit is being offered to active, full-time employees ages 18-79 who are U.S. residents. But remember, Long Term Care Insurance isn't just for the elderly. Research indicates that nearly half of adults currently receiving long term care are between the ages of 18 and 65. This opportunity is available to active employees, spouses, parents and parents-in-law, grandparents and grandparents-in-law. New employees that enroll within the first 30 days of employment are eligible for guaranteed issue. Employees that wait to apply may be subject to underwriting.

Beginning April 23, 2007, you can get rate quotes, product information and employees can even enroll online at www.genworth.com/groupltc Enter Group Name/ID: RPS, Access Code: groupltc.

Call Genworth Financial today at 866.469.4582 for more information.

LEGAL RESOURCES

Legal Resources is a voluntary employee benefit plan that provides a wide array of legal services for employees and their dependents. Most services are covered at 100%. Meaning the subscriber and their dependents pay no attorney fees when they use the services. Legal Resources has been providing their comprehensive legal services plan since 1991. With over 500 participating employers and 120,000 members, legal Resources is the largest provider of legal benefits for employer based in the Maryland, Virginia, and DC region.

As an example, employees use the plan for: Advice and Consultation, Traffic Court,

Wills and Trusts, Divorce and Child Custody, Buying and Selling Homes, Help with Consumer Issues, Assistance with Identity Theft Recovery and Courtroom Representation.

LONG-TERM DISABILITY BUY-UP

The Long Term Disability Buy-Up is optional and offers additional coverage beyond the two year long term disability benefit that RPS currently provides to its employees. Employees may enroll within the first 30 days of employment or during the annual open enrollment period usually held in the Spring. Benefits are payable when an employee is unable to perform any reasonable occupation and has a 20% earnings loss as a result of the disability. Benefits under this program provide income replacement up to 60% of the employee's pre-disability salary and ceases when the employee reaches age 65 or is approved for disability retirement.

VIRGINIA COLLEGE SAVINGS PLAN

Richmond Public Schools has elected to become a plan sponsor for the VA College Savings Program (VCSP). The VCSP allows employees to save for college and allows earnings to grow tax free. Monies contributed to the program are deducted monthly from the employees personal checking or savings account and can be used at colleges throughout the country. VCSP offers the following three programs:

- The VA Prepaid Education Program (VPEP) allows employees to lock in future college costs for students in the ninth grade or younger. VPEP covers full tuition and mandatory fees at VA public colleges. Contributions under this program have a guaranteed rate of return for other types of colleges nationwide.
- The VA Education Savings Trust (VEST) offers a selection of 11 investment funds. Students of all ages can participate wherever they live. Employees can use VEST to pay for all major college expenses. College related expenses include, tuition, fees, room and board, textbooks, required computers and supplies.
- The CollegeAmerica program allows employees to invest in multiple investment options in saving for college expenses. Employees are advised to contact their financial advisor for information about CollegeAmerica.

If you have questions about the programs, please contact the VCSP at 888.567.0540 or visit them on the web at www.Virginia529.com .

The 403(b) Retirement Plan & the 457(b) Deferred Compensation Plan

Lincoln Financial

As part of our regular due diligence process, we have finished our review of the retirement program benefits provided to employees through the 403(b) program. Recently, we created a Request for Proposal process and completed a thorough study of nine 403(b) Plan providers, representing a cross-section of the highest quality firms available today. This analysis was conducted with the aid of CAPTRUST Financial Advisors, an independent consulting firm and the Richmond Public Schools Insurance Committee, which represents a cross-section of staff and REA representation.

Key factors reviewed by the Committee included each provider's ability to provide a cost-competitive package of investments, consistent and high-quality employee education and guidance, including timely and responsive customer service for employees. In addition, the Committee considered the quality and experience of the firm's representatives, experience with public school systems overall and the commitment to provide on-site education and guidance at all RPS locations. As a result of this process, the Committee recommended to the School Board that Lincoln Financial Group become the sole provider of 403(b) services beginning July 1, 2011. The School Board accepted that recommendation.

Many of the nine providers we interviewed offered excellent service, including VALIC, who has been our sole provider since 2005. With Lincoln Financial Services, the Plan will offer:

Full flexibility in the choice of investment options with the ability to diversify among a wide range of investment choices covering all major asset classes from some of America's best known fund families, plus a guaranteed fixed separate interest account. Emphasis and access to education and guidance through on-site meetings, web and print materials.

Paperless processing of information. Statements delivered to employees within 5 business days.

Life Span Models which offer a combination of age and risk parameters in addition to the ability to select from a wide-range of investments and a managed-account feature. On-line enrollment through voice and web technology.

How will this affect you? This will mean that all future contributions to the Plan will be sent to Lincoln Financial Group, as well as any contributions that you have made to the new VALIC plan since August 1, 2005. If you have retained an individual annuity with any of the providers that were in place prior to 2005, you may continue those individual contracts.

Meetings will be held at each location in the fall so that you can learn about the program first hand and discuss your individual situation with a Lincoln representative. Should you wish to transfer assets from your 2005 accounts, a Lincoln representative will assist you.

wish to transfer assets from pre-2005 accounts, a Lincoln representative will assist you with that as well. More information about the exact meeting and one-on-one times and locations will be available soon. If you have questions for a Lincoln representative please contact Joy Friend at 804-405-0097 ; joy.friend@lfg.com .

We believe strongly that participating in the 403(b) program is a key cornerstone to financial security. Saving for retirement and building your financial security is one of the most important life decisions you can make for you and your family. If you're not participating today, we encourage you to begin now.

How to Enroll

Welcome to the Lincoln Alliance® program! You can easily enroll by:
Phone 1-800-234-3500

Web www.LincolnFinancial.com

Before you begin the enrollment process, complete these simple steps:

1. Carefully read the educational and informational materials provided.
2. Decide how much you are going to contribute to your retirement account.
3. Make your investment choices -
 - Which investment options are you going to select?
 - How much you are going to contribute to each option you selected?
4. Name your beneficiary. Determine who will receive the value of your account at the time of your death.

[Click here for instructions on how to enroll.](#)

If you need to schedule a personal appointment, call one of the following Lincoln Financial Account Representatives:

Joy Friend
804-405-0097
Joy.Friend@lfg.com

Shelly Nelson
804-450-2561
Shelly.Nelson@lfg.com

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