



Voluntary Benefits

As an employee or retiree of The Texas A&M System you have access to a comprehensive Voluntary Benefits Program. It is designed to help you save time and money by giving you access to quality coverage and services.

CHOICE AUTO and HOME INSURANCE

Group Auto and Home¹ Insurance can cover more than just your vehicle and home — you may also be eligible to get coverage on a rental property, boat, motor home, personal property and more! You also get special group rates* and multi-policy, multi-car, safe driver, anti-theft device discounts and more! Do you know that you do not need to wait until your current coverage renews to shop around for new coverage? Even if you just renewed your insurance, it's still a good idea to double-check that your current coverage is still the best deal for you. You can **get a quote and apply for coverage anytime**. The insurance carrier will bill you directly for the coverage.

PET INSURANCE

Your pet is a part of your family. So why shouldn't you have health insurance for your pet like you do for your family members and yourself? Now you can. The coverage is available for dogs, cats, aviary, and even some exotic pets. Routine care is available as well. You can **get a quote and purchase insurance anytime**. Payment options include credit card and EFT deductions.

HOME MORTGAGE

The Employee Mortgage Program[®], a benefit provided by Wells Fargo Home Mortgage to employees and retirees of the Texas A&M System, gives you and members of your immediate family access to home financing that can help advance your immediate and long-term financial goals. Choose from a wide range of home financing solutions including practical options to access home equity, reverse mortgage programs for senior homeowners age 62 or older and payment options for almost every life stage and budget.² You may **enroll for Home Mortgage services anytime throughout the year**.

ID THEFTSMART[™]

Unlike other crimes, identity theft can be difficult for you to detect early. In many instances, it can be years before victims realize their identities have been stolen. ID TheftSmart provides continuous credit file monitoring and comprehensive restoration service in the event of an identity theft. If identity theft strikes, ID TheftSmart licensed investigators do most of the legwork and paperwork to restore your name, saving you time, money and aggravation. You may **enroll for Identity Theft services anytime throughout the year**. Payment is available by convenient electronic funds transfer (EFT) through either your checking or savings account.

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HEALTH INSURANCE MART

One of the top priorities of Health Insurance Mart is to help you find quality, and affordable health insurance coverage to meet your needs. 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. Among the plans available are Health Savings Accounts, which can help you save for qualified medical and retiree health expenses on a tax-free basis. Also available is the Preferred Provider Organization option where you’ll receive a list of highly qualified medical providers and facilities from which to choose. You may **enroll for Health Insurance Mart anytime throughout the year.**

REAL ESTATE SERVICES

Selling or purchasing real estate? Now you can receive professional real estate assistance and cash rebates through the SMARTMOVE® Program. The Texas A&M System is teamed up with SMARTMOVE®, a national real estate affinity program designed to give you, our valued employee or retiree, the highest quality, professional real estate assistance and CASH REBATES. When you register with SMARTMOVE®, a coordinator will explain the SMARTMOVE®, guidelines in order for you to qualify for a cash rebate – up to \$5,000 – whenever you buy or sell real estate. You’ll receive a cash rebate for each transaction. You will also receive high quality professional real estate assistance from specially trained and experienced agents who will help you with your home search, and professionally market your current home or investment properties. Best of all, this program is absolutely free to you as a valued employee or retiree of the Texas A&M System. You may **enroll for Real Estate Services anytime throughout the year.**

INTERNET BANKING

You can bank on the value of convenience, flexibility, and great interest rates. The PersonalPlans banking center will allow for better options for work/life balance. Anyone can take advantage of the lower service fees, higher interest rates on deposits, and online banking convenience through a secure bank site. You may **enroll for Internet Banking anytime throughout the year.**

Visit www.tamuspersonalplans.com to learn more about the voluntary benefit plans available to you and your family. You may also contact the Voluntary Benefits Customer Service Center at 1-866-814-7516, 8 a.m. to 5 p.m. Central Standard Time, Monday through Friday.

¹If you live in Florida, you may not be eligible for Homeowners Insurance.

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* 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.

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