



# The Texas A&M University System

## 2009 Voluntary Benefits

# Group 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.

● **You could save up to 15% just for being an A&M System employee or retiree.** And you could be eligible for extra discounts on top of that. In fact, the average employee/retiree saved \$185.49<sup>1</sup> on his or her auto premium each year with the Choice Auto and Home Program.

● Did you know that the 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<sup>2</sup> quote line at 1-866-814-7516. Or, you can visit the PersonalPlans<sup>®</sup> Web site at [www.tamuspersonalplans.com](http://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.

<sup>1</sup>\$185.49 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 5/1/09.

<sup>2</sup>If you live in Florida, you may not be eligible for Homeowners Insurance.

# 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% 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® Web site at [www.tamuspersonalplans.com](http://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.

# Home Mortgage

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**Employee Financial Solutions<sup>SM</sup>** from Wells Fargo, a benefit provided to employees and retirees of the Texas A&M System, gives you and members of your immediate family access to a package of financial services that can help make it easier to manage your finances.

## **The Employee Mortgage Program<sup>®</sup>**

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.

For more information about **The Employee Mortgage Program**, call toll-free at 1-866-814-7516. Or, you can visit the PersonalPlans<sup>®</sup> Web site at [www.tamuspersonalplans.com](http://www.tamuspersonalplans.com)

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# Identity Theft

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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. Once discovered, the process of restoring your identity can be overwhelming and time-consuming. In fact, victims can spend anywhere from 30 to 600 hours working to restore their 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® Web site at [www.tamuspersonalplans.com](http://www.tamuspersonalplans.com)**

# Health Insurance Mart

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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.

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 from which to choose

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# Real Estate Services

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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 product to Texas A&M System employees or retirees

**For more information call toll-free at 1-866-814-7516.  
Or, you can visit [www.tamuspersonalplans.com](http://www.tamuspersonalplans.com)**

# Internet Banking

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You can bank on the value of convenience, flexibility, and great interest rates.

Enjoy a wide variety of banking services such as a checking account, money market savings account, certificates of deposit and online bill pay.

**The Internet Bank offers features not usually available from a typical bank:**

- Global ATM Reimbursement Policy
- Online Bill Payment
- No Monthly Maintenance Fees
- Great Rates

**For more information call toll-free at 1-866-814-7516. Or, you can visit the PersonalPlans® Web site at [www.tamuspersonalplans.com](http://www.tamuspersonalplans.com)**