



**BENEFITS AND
LEAVE
ADMINISTRATION**

Access information about the Auto/Home Choice program, Long-Term Care Insurance, and other "Anytime Benefits," 24 hours a day, seven days a week, on the go.gwinnett Portal. Sign on to the portal at <https://go.gwinnett.k12.ga.us>, click the **eSelfService** tab, then click the **Benefits** tab, then **Anytime Benefits**.

If you need assistance accessing the go.gwinnett Portal, contact Customer Support at 678-301-6547.

Benefits Bulletin

VOLUME 4, ISSUE 5

MAY 2011

Unitrin & MetLife Partner for Auto/Home Choice Program

These days, many of us are looking for new ways to save. Gwinnett County Public Schools employees now have access to an expanded program through which comparing home and auto insurance costs and coverage just got easier. With just one call you can get quotes from two leading insurance companies for top-quality auto and home insurance with special discounts available only to GPCS employees.



Unitrin Direct *preferred insurance* now is partnering with MetLife Auto and Home to bring you Auto/Home Choice, a special, money-saving program that gives you more choices, better economy, and more convenience, all with a single phone call.

With Auto/Home Choice, you can earn discounts on your auto and home insurance with:

- Payroll Deduction of your monthly premiums;
- Tenure Discounts, with your years of service at GPCS saving you money; and,
- Superior Driver Discounts, your reward for maintaining an outstanding driver record.

All you have to do is call one tollfree number (**1-855-212-4277**) and select Option 2. You will speak with a licensed insurance consultant who can answer your questions, compare quotes from both Unitrin and MetLife, and highlight the lowest rate. You'll get immediate quotes right on the phone.

When you call for quotes, be sure to have your current policies in hand for easy comparisons!

1-855-212-GCPS

Is Long-Term Care Insurance Right for You?

We often think that Long-Term Care Insurance (LTCI) is something that we might need when we get older. However, 40% of people receiving long-term care are between the ages of 18 and 64. Anyone, at any age, can require long-term care for injuries sustained in an auto accident, or a recreational accident, such as skiing injuries. Other times, the need for long-term care can be caused by illnesses such as multiple sclerosis, stroke, or heart attack.

Many people enrolled in short- and long-term disability insurance think these plans will take care of long-term care expenses. However, disability plans are designed to cover immediate costs and everyday bills and financial needs, such as food, clothing, and mortgage payments. If you are not financially prepared for the expenses associated with long-term care, your options may be extremely limited should the need for long-term care arise.

Whelpley and Associates is the provider of LTCI for Gwinnett County Public Schools, specializing in personalized, long-term care plans that are designed to fit the needs of each client. As an independent insurance broker, this provider has access to most long-term care insurance plans, giving clients the options they need to design the right plan.

Enrollment in LTCI is not limited to Open Enrollment, so now may be the best time to research this valuable coverage. Contact Whelpley and Associates at 770-977-1242 at any time to discuss your long-term care needs. You also can access an educational website at www.ltcgeorgia.com.