

Voluntary Benefits to Cover Out of Pocket Costs and Provide Greater Peace of Mind.

Protect your family, home, pets and identity. Help cover out of pocket costs and expenses. Supplement your health insurance.



We know one size does not fit all when it comes to benefits.

With Voluntary Benefits - paid through payroll deductions - you can add benefits to help with out of pocket costs and expenses. The Voluntary Benefits Program consists of a number of valuable plans that complement your employer-provided benefits package and provide additional financial security for you and your family.

Your Voluntary Options Include:



Permanent Life Insurance with Long Term Care Benefits

Life insurance designed for final expenses. Benefits may also be payable if you qualify for Long Term Care in a facility or at home.



Critical Illness Insurance

Ease the impact of a severe illness, like Heart Attack, Cancer, Stroke and more, with cash for medical and non-medical expenses.



Accident Insurance

Benefits paid for accidental injury expenses, like hospital Emergency Room, Fractures, physical therapy and more.



Hospital Indemnity Insurance

Cover out of pocket costs for planned or unplanned hospital stays including childbirth.



Legal Service

Get access to attorneys who can assist you with a broad range of personal legal needs you might face throughout your life.



Auto/Home Insurance

Protect your possessions so you're not surprised by coverage gaps or unexpected costs.



Pet Insurance

Keep your pets healthy with less worry about the cost of vet bills.



Student Loan Program

Provides help overcoming financial challenges, so you can focus on things that matter.

Who can participate?

You are eligible to participate on the first of the month following 60 days.

How can I learn more and enroll?

If you are eligible to participate, Farmington Company, an Aon Company, our program service provider, can enroll you into the voluntary programs. A Farmington Company representative will discuss the programs with you in detail to help you make an informed decision.

Please note, if you do not choose to participate in the voluntary programs during the first enrollment after becoming eligible, but wish to do so in the future, additional Evidence of Insurability may be required.

Call **1-844-428-6672**

Monday - Friday

8:00 am - 5:00 pm EST

RWJBarnabas
HEALTH