



Maritz  
**HEALTHY YOU!**

# **Maritz Other Voluntary Benefits**

## **Legal, Identity Theft, Commuter, YouDecide**


**January 1, 2024**



# Maritz Other Voluntary Benefits

## Legal Plan – Administered by ARAG

- Rate for 2024 is being reduced from \$11 to \$10.95 (deducted from each semi-monthly paycheck)
- Employee, spouse, and children up to age 26 are eligible

Child Support/Custody	Credit Records Correction	Government Benefits Dispute	Small Claims Court
Civil Damage Claims	Criminal Matters	ID Theft Protection	Tax Matters
Consumer Protection Matters	Debt-Related Matters	Landlord/Tenant Matters	Traffic Matters
Contested Divorce (15 hrs of legal services)	Family Law	Real Estate Matters	Wills and Estate Planning 

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- **Legal Services not covered:**
  - Matters against ARAG or Maritz
  - Other employment matters
  - Class action lawsuits
  - Personal injury
  - Malpractice
- For additional details about covered or excluded legal services, go to [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) and enter Access code 18341mhi.



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## Identity Theft Protection – administered by Allstate

- **Rates remain the same for 2024**
  - \$4.98 per pay period Employee Only or \$8.98 per pay period Employee and Family
- **Helps detect identity theft and minimize damages by:**
  - Actively monitoring and notifying you of activity
  - Data sources and proactive alerts include:
    - Account applications for credit cards, wireless carriers, loans, utility accounts, and even non-credit accounts.
    - Monitors high-risk identity activity such as password resets, fund transfers, unauthorized account access, compromised credentials, address changes, public record alerts, and more. **Cyber protection is being added for 2024.**
    - Once enrolled, be sure to register and complete your profile on the member website [myaip.com](http://myaip.com) to activate the credit and financial monitoring portion of this benefit



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- **Provides complete credit monitoring.**
  - Gives you access to monthly credit scores and annual credit reports
  - Social media monitoring
  - Medical records monitoring
  - Black market website surveillance
  - Baseline scan and monthly status report
  - Reporting of monitoring and detection
  - Cyber bullying (Cyber protection being added 1/1/24)
  - Expense reimbursement
- **If you fall victim to identity theft or fraud**, a dedicated Privacy Advocate™ will guide and manage your full recovery process - restoring your credit, identity, accounts, & finances
- **Privacy Advocates are available** 24 hours a day, 7 days a week
- **For more information**, go to [www.myaip.com](http://www.myaip.com).



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## Commuter – Administered by WEX Health Inc.

- **Member website:** [benefitslogin.wexhealth.com](https://benefitslogin.wexhealth.com)
- No other changes to this benefit for next year
- **Set aside pre-tax dollars** to pay for qualified transit and vanpooling or parking to and from work.
- **Eligible transportation includes** a subway, train, bus, or ferry. UberPOOL and Lyft Line rides are also eligible in select cities.
- **Eligible parking expenses include** parking at or near public transportation to get to work, parking meters at or near work, and parking passes.
  - Parking at a temporary work location or parking expenses not related to commuting to work are not eligible expenses.
- **For 2024, the maximum monthly contribution limit** for transit or vanpooling is \$315 per month. The maximum monthly contribution limit for parking (which is set up as a separate election and account) is also \$315 per month.



# Maritz Other Voluntary Benefits

- **To enroll**, make election in Workday for the amount per month you want deducted from your paycheck to pay for your transportation to and from work.
  - Mass transit expenses incurred outside of commuting to and from work are not eligible
  - By paying expenses pre-tax, less taxes are withheld increasing your net paycheck
- Once enrolled, elected amount deducted each paycheck starting January 15 if you enroll during open enrollment.
- Deductions continue month-to-month until you take action to stop or change the amount.
- Elect amount close to your actual monthly expenses.
  - Don't let large balances build up in account - Consider stopping deductions if balance starts to accumulate and start up again once your balance starts to get low again.
  - If employment ends, you lose remaining balance if no eligible commuter expenses incurred prior to last day of employment.
  - Can elect or change in Workday at any time during the year - no qualified change in status required.



# Maritz Other Voluntary Benefits

- **Distribution options:**

- Use the debit card to pay for transit expenses - card can also be added as a payment method in the uberPOOL and Lyft Line apps
- If a transit provider does not accept debit card payments, pay out of pocket and submit a reimbursement request through the **Benefits by WEX** mobile app or [www.benefitslogin.wexhealth.com](http://www.benefitslogin.wexhealth.com)
- All requests for reimbursement must be submitted within 180 days of date expense incurred, or within 60 days after employment or participation ends
- Direct deposit available to receive your reimbursement as quickly as possible
  - Washington DC residents may not be able to use the debit card
    - SmartCommuter program available to load commuter dollars onto reloadable smart card in select cities
- **For additional information** or the Commuter app, go to [benefitslogin.wexhealth.com](http://benefitslogin.wexhealth.com)



# Maritz Other Voluntary Benefits

- **YouDecide** - more of a discount site than an actual benefit plan.
  - **Auto & Home Insurance** through Electric Insurance and Travelers at discounted rates
    - Both providers offer the convenience of payroll deduction
  - **Pet Insurance** receive discounted rates with the convenience of payroll deduction
  - **Student Loan Refinancing** through SoFi
    - Leader in student loan refinancing.
    - Sofi is one of the few lenders that can consolidate and refinance both federal and private loans
    - Refinance to a shorter term and receive serious savings over lifetime of the loan.
    - You are eligible to receive a \$300 welcome bonus when you apply and refinance through Sofi.



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- Additional discounts available through YouDecide
  - Flat screen TVs
  - Movie tickets
  - Gym memberships
  - Childcare and more
- Once enrolled in any YouDecide programs, you do not have to “re-elect” or “renew” coverage year-to-year and may enroll or cancel any time during the year.
- Go to [www.youdecide.com](http://www.youdecide.com) and enter password MTZ936 or call YouDecide at 1.877.271.5455 to obtain additional information or to enroll.

Still have questions after watching this video? Contact the Maritz Benefits Department at [Benefits@Maritz.com](mailto:Benefits@Maritz.com) or 636.827.4088.

