

## Frequently Asked Questions

### **1. What is the Group Auto and Home insurance program?**

This is a voluntary auto, home and personal property insurance program now available to you as a State of Arizona employee. The program is offered by three of the leading providers of employer-sponsored auto and home insurance programs, Travelers, Liberty Mutual and MetLife. It features benefits and conveniences that are not available to individual policyholders, including a special group discount.

### **2. What coverages are available through the program?**

- Automobile
- Homeowners
- Renters
- Condominium
- Umbrella (Personal Excess Liability)

### **3. Who can participate in the program?**

The program is open to all benefit eligible State employees and their eligible dependents.

## Joining the Plan

### **4. How can I compare my current plan with what's available through Liberty Mutual, Travelers or MetLife?**

The best way to learn more about the program is to call the toll-free number, Travelers 1-888-695-4640, Liberty Mutual 1-800-786-1855 or Met Life 1-800-GET-MET8 (1-800-438-6388) for a free coverage review and a no-obligation premium quote. You'll speak with a licensed insurance professional who can give you all the information you need. If you want, you can even enroll in the program while you're on the phone.

### **5. Do I have to wait for my current policies to expire in order to join the State of Arizona program?**

No. You can cancel your current policy at any time. You may need to check with your current insurance company to see if there are penalties for canceling insurance mid-term and compare that cost against the State of Arizona program rates.

### **6. If I already have Liberty Mutual, Travelers or MetLife auto or home coverage, can I get the State of Arizona discount?**

Yes, call Travelers, Liberty Mutual or MetLife and tell the licensed insurance professional that you are a current policyholder and that you would like to save with the State of Arizona. The licensed insurance professional will discuss with you how to convert your policy.

### **7. Can I cancel my policy at any time?**

Yes. You can cancel your policy(ies) at any time by calling the 800 number for Travelers, Liberty Mutual or MetLife. Please make sure that you have adequate coverage to replace your existing policy(ies).

### **8. When shopping for a new car or home, can I request quotes to determine the insurance costs before my purchase?**

Yes. Liberty Mutual, Travelers or MetLife will provide as many free quotes as you need to help you determine the total costs of ownership of your potential new car or home.

## **Paying for Coverage**

### **9. What are my premium payment options?**

You can pay your premium through automatic payroll deductions, by Electronic Funds Transfer (EFT) from your checking account, or direct billing at home. You can get further information on your payment options from the licensed insurance professional.

### **10. Will my paycheck show this deduction?**

Yes. If you have automatic payroll deductions, your paycheck will show the deduction. If you purchase auto and home insurance from the same company, it will be shown as one deduction. If you purchase policies from both companies, it will be shown as two deductions (one deduction for each company).

### **11. What would cause my deduction to change?**

If you enroll in auto insurance, your deduction could change if you buy a new car, or add or change a driver. If you enroll in home insurance, your deduction could change if you purchase a new home. Another time your deduction could change is if you do not receive a paycheck one week. If this occurs, your premium will be recalculated and you will see an increase in the amount deducted from your paychecks for the remainder of the policy.

### **12. What happens if I do not have enough money in my paycheck to cover my premium payment?**

If you do not have enough money in your paycheck to cover your full premium payment, no deduction will be made. After two missed payments, you will be billed at home for the outstanding amount.

## **Change in Employment Status**

### **13. If I leave the State of Arizona, what happens to my coverage?**

If you terminate your employment with the State of Arizona, you can continue your coverage on a direct-bill basis. You need to immediately contact the 800# for Travelers, Liberty Mutual or MetLife and they will automatically mail you a bill for payment. You may keep the group discount until your policy renews.

### **14. If I go on a Leave of Absence, or Disability, how do I pay my premiums?**

If you go on a leave of absence or disability leave, you need to contact Liberty Mutual, Travelers or MetLife so they can change how you are billed. You can pay your premium directly to Liberty Mutual or Travelers by direct bill or with your credit card. When you return to work contact Travelers or Liberty Mutual and they will put you back on payroll deduction.

### **15. If I am on payroll deduction, but I get a bill at home can I disregard it?**

Never disregard a bill you receive at home. Call Liberty Mutual, Travelers or MetLife to review your account. Because of changes to your policy or premium not paid in full from your prior policy year you may owe the money.

**16. I signed up for payroll deduction, but deductions have not been taken from my paycheck.**

There is an initial production time to get each policy issued and set up on payroll deduction. However, if a few weeks have gone by without deductions, call Travelers, Liberty Mutual or MetLife to verify that they have the correct information on your policy.

**17. If I have questions regarding the amount being deducted from my paycheck, or the coverages on my policy, etc... who do I call?**

Please contact Liberty Mutual, Travelers or MetLife and a licensed service representative will be glad to review your policy.

Travelers 1-888-695-4640

Liberty Mutual 1-800-786-1855

MetLife 1-800-GET-MET 8 (1-800-438-6388)

† A down payment is required for the direct billing at home option.