Public Promise Insurance

Powered by NACo

BETTER BENEFITS.
STRONGER COUNTIES.

NACo's solutions help counties attract and retain a resilient workforce while delivering cost control, choice, and value.

Enriching the lives of

3.6 Million

county employees nationwide

WE ARE STRONGEST
WHEN WE WORK TOGETHER

TRUSTED. TRANSPARENT. NACo-OWNED.

SOLUTIONS THAT DELIVER MEASURABLE RESULTS

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SUPPLEMENTAL BENEFITS

✓ Turnkey and Simplified
✓ Comprehensive Benefits, Competitively Priced
✓ Attract & Retain Talent

PICK THE COVERAGE THAT MEETS YOUR EMPLOYEES' NEEDS

DENTAL | VISION | LIFE | LONG TERM CARE | CRITICAL ILLNESS | ACCIDENT | HOSPITAL INDEMNITY | CANCER | SHORT TERM DISABILITY | PET INSURANCE

AWARDED PARTNERS

MetLife

Trustmark

MetLife Dental is advancing quality oral health with innovative solutions and caring support

Dental Insurance

Four Dental PPO (DPPO) options with a range of coinsurances, OON reimbursements, CY Maximums and optional (Child) orthodontia

An expansive provider network that values quality and prevention – value-based care programs that focus on preventive care and improved health outcomes with **SpotLite** designations in our Find a Dentist tool

More seamless employee experience than ever – enhanced digital tools, fast and accurate claims processing, convenient mobile/virtual services

More ways to access care and improve outcomes

Mobile Dentistry

Helps provide the flexibility to offer preventive, diagnostic and other services through our relationship with Jet Dental, a pop-up dental clinic.

Teledentistry

Partnership with **Dental.com** to connect members with a licensed dentist, through a video call, to help address urgent dental situations at home.

Smart Scan

AI-powered digital technology that detects suspected dental issues through images on a mobile phone. Generates an oral health report that can be shared with a provider.

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Virtual dental services are provided by Teledentistry Network, Inc. (TNI). Dental.com (Website) is developed, provided, and maintained by TNI and not MetLife. Use of the Website is subject to all the terms and conditions stated therein. TNI is not affiliated with MetLife or its affiliates.
Smart Scan is made available at Dental.com (Website). It is owned, provided, and maintained by Teledentistry Network, Inc. and not MetLife. All content on the Website, including Smart Scan, is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors.

The Davis Vision® network helps employees get the choice, value, and care that they need – with the simplicity that you want

Vision Insurance

Two options to choose from

Varying copays, allowances & frequencies allow you to match the plan most appropriate for your vision needs. Plans also include discounts on additional glasses/sunglasses, LASIK and Hearing Services

More choice with 230k+ provider access points[1]

Davis Vision's mix of independent, retail, and online providers allows members to access the services they need, when and where they want

Greater value for employees

Innovative technologies, like blue light filtering, and 200+ frames at little-to-no additional cost[2] help get more out of their vision plan

[1] Versant Internal Data, January 2026.
[2] The Davis Vision Collection of frames is available at most participating independent provider locations. The collection and pricing are subject to change without notice. Please check with your provider for details and availability prior to receiving services.

As one of the largest vision networks, Davis Vision through MetLife offers access to a broad range of in-network providers

A balanced network of 230K+ in-network providers including:
(41% retail providers and 59% independent providers[1])

Retailers

WARBY PARKER
Visionworks
Costco Optical
Walmart Vision Center
Sam's Club
Eyeglass World
Target Optical
For Eyes
LensCrafters
myeyedr.
America's Best Contacts & Eyeglasses
Pearle Vision

Online

WARBY PARKER
1800contacts
GLASSES.COM

NEW

LensCrafters
Target Optical
Visionworks

Independent

Optometrists
Ophthalmologists

Onsite Clinics[2]

OnSight Eye Care, Anywhere
LensCrafters COMING SOON
Target Optical COMING SOON

[1] Versant Health Internal Data, January 2026. For a list of participating providers, use the Find a Vision Provider tool at metlife.com. Select Find a Vision Provider, choose Davis Vision as the network, complete the information requested and hit the Search button.
All product and company names are trademarks or registered trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them.
[2] Event minimums and costs may apply and will be determined by the clinic provider based on specific customer information and needs at the time of scheduling. Certain states may prohibit or limit the use of mobile clinics. Please check with your account representative for exact details.

Term Life Insurance through MetLife – Providing a more financially secure future for you and your family

Life Insurance

Protection for employees, spouses & children
Choose an increment of coverage most appropriate to protect your family based on your current & future expenses

Stronger terms
High election amount maximums, competitive guaranteed issue (GI) and no age reduction schedule

Simplified Underwriting
Underwriting waived up to GI amounts and as little as 5 medical/health questions for those amounts over GI

MetLife Advantages

Support, planning and protection when you need it most

Support

- Grief Counseling with Funeral Planning Services
- Beneficiary Grief Counseling
- Delivering the Promise
- Employee Assistance Program
- Total Control Account
- Travel Assistance

Planning

- Face-to-Face Will Preparation
- Face-to-Face Estate Resolution Services
- Digital Estate Planning
- Funeral Discount & Planning Services
- Retirewise®

Protection

- Coverage for active and retired employees
- Services for workplace transitions
- Transition Solutions
  - Portability
  - Retirement Solutions

Disability insurance is a cost-effective way to protect your finances when you are unable to work due to a covered illness or injury.

Short-Term Disability Insurance

Protect your income
Plans that will pay your weekly earnings (up to a maximum) if you are sick or injured

Options that meet your needs
Choose from 4 different plans with varying elimination periods and durations

Simplified Claims Process
My Leave Navigator through MetLife provides a personalized and guided experience to help you better plan and manage your time away from work

Ease your burden with additional incentives

Work Incentive Benefit

Enables you to receive up to 100% of your pre-disability earnings including your disability benefit, rehabilitative work earnings, rehabilitation incentives and other income sources.

Rehabilitation Incentive

Increases your benefit by up to 10% when you participate in a MetLife approved rehabilitation program.

Family Care Incentive

Provides reimbursement for eligible expenses incurred for the care of each qualified family member when participating in a MetLife approved rehabilitation program.

Moving Expense Incentive

Provides reimbursement for expenses related to moving as recommended as part of a MetLife approved rehabilitation program.

Accident, Hospital Indemnity, Critical Illness and Cancer Insurance

Key Features

Guaranteed issue coverage

Payments are made directly to you to spend as you choose

Claims are paid fast – within 10 business days

Our Supplemental Health plans expand mental health support and resources for employees during challenging times

Critical Illness

Our plan pays a set benefit amount upon certain diagnoses or health events that employees can use as they need

Occupational Post-Traumatic Stress Disorder

- Benefit paid upon diagnosis for PTSD that results from a traumatic event that occurs in the workplace

Severe Mental Illness (New)

- Benefit paid upon diagnosis of Bipolar I Disorder, Major Depressive Disorder, Obsessive-Compulsive Disorder, PTSD, Schizoaffective Disorder and Schizophrenia

Hospital Indemnity

Our plan pays a set benefit amount per day for admission and confinement to a hospital or in-patient rehabilitation facility

Mental illness and substance abuse

- In-patient treatment for a mental illness, alcoholism and drug addiction at a hospital or rehabilitation facility
- Outpatient therapies, including cognitive behavioral therapy, for mental illness, alcoholism and drug addiction

Accident

Our plan pays a set benefit amount for follow-up therapy visits related to an accident

Therapy services

- Benefit paid per visit for up to ten necessary follow-up therapy visits, including cognitive behavioral therapy, needed as a result of an accident

Family-focused benefits for every stage

Whether they're expanding their family or starting one, our Supplemental Health plans are designed to offer meaningful financial support for employees and their loved ones when they need it most

Critical Illness

Infertility Benefit pays for surgical and non-surgical infertility treatments or adoption and surrogacy options in cases of untreatable infertility

Hospital Indemnity

Admission Benefit for healthy newborns pays the first-day Admission Benefit for birth of a healthy child

Our Cancer Support Benefit goes beyond the standard and makes a real impact

Through Private Health Management (PHM), employees have access to personalized expertise and resources that can help them navigate all aspects of their cancer journey and achieve better outcomes

20%

Reduction in average cost per case

2-4x

Improvement in survival for late-stage cancers

High-touch, member-centric service paired with science-backed insights

Team of experts and specialists are dedicated to helping employees understand their diagnosis and best treatment options, as well as monitoring their recovery

Employees are provided **detailed information** on their diagnosis, treatment options and recovery, empowering them to make well-informed decisions at every stage

Treatment timelines and recovery plans coordinated for the employee map the full journey and provide a clear path forward, so they can focus more on their well-being

Data is derived from PHM book of business analyses and may vary by client and case mix.

Pet Insurance through MetLife

Key Features

MetLife Pet Insurance gives pet parents the power of choice—with broad, inclusive coverage, flexible options and the freedom to fully customize.

- No breed or age exclusions
- No initial exam or previous vet records needed to enroll
- Pre-existing conditions covered (if covered by previous pet insurance provider)
- Reimbursement options of up to 90%
- Freedom to visit any licensed vet in the U.S.
- Optional preventive care coverage for dogs and cats
- Discounts of up to 30% and additional offers on pet care, where available
- 24/7 access to live vet chat—because accidents and illnesses don't always wait for your vet to be open

Policyholders also have access to the **MetLife Pet App,** where they can easily review their policy details, manage claims and so much more.

Trustmark Life + Care: Solving the Care Crisis

Demographics are changing

By 2030, estimates show that there will be more people over age 65 than under age 18 for the first time in the U.S.

Employees are doubling as caregivers

20% of the American workforce are also family caregivers.

Care costs are rising

The median monthly cost of a private room in a nursing home is $10,798.

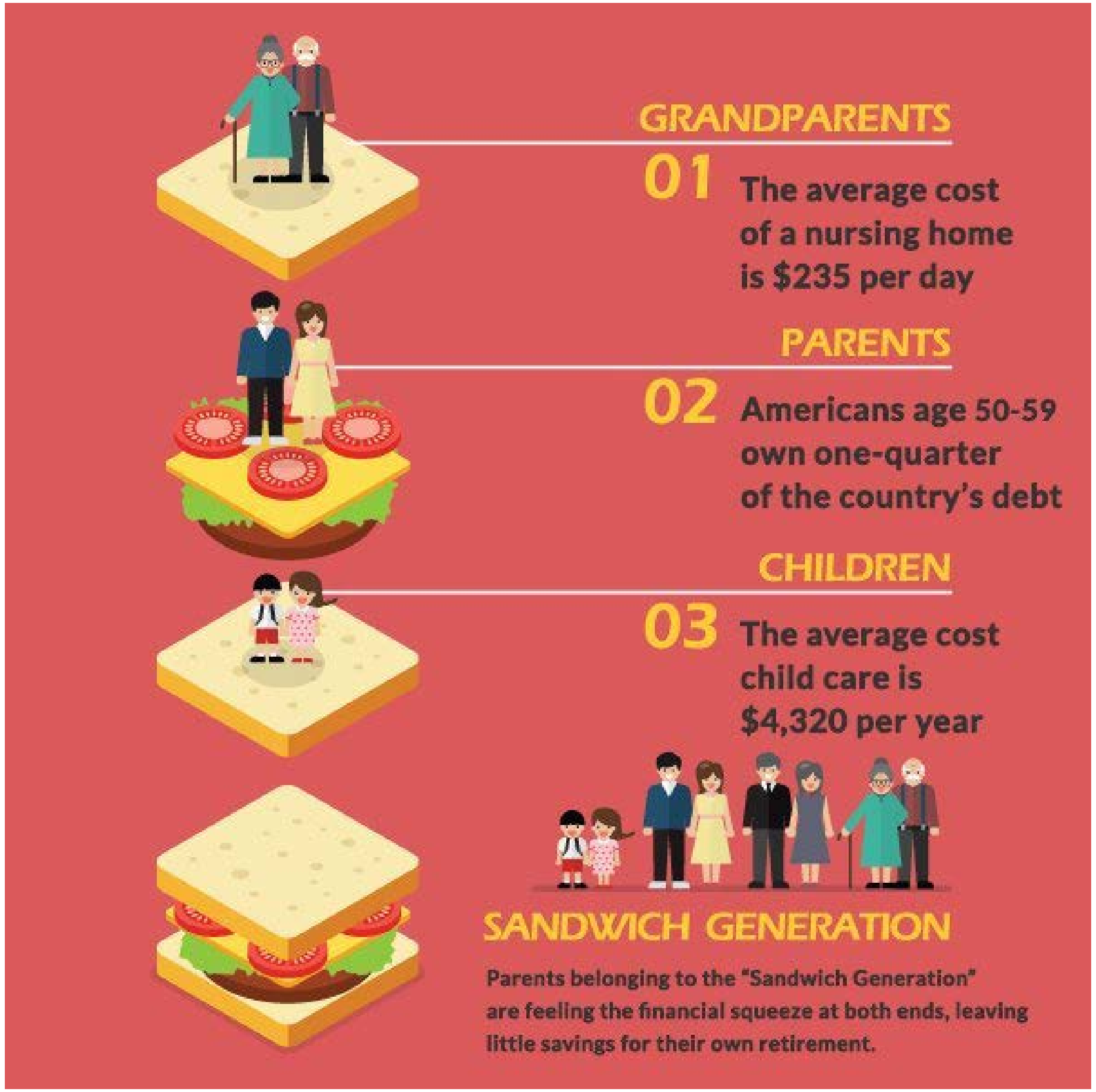
Trustmark

Sources: How Does the Aging of the Population Affect Our Fiscal Health. Peter G. Peterson Foundation. 2024.
Caregiving in the US 2025. AARP & National Alliance for Caregiving. 2025.
CareScout. Genworth Cost of Care Survey. 2025

Sandwich Generation

Employees are caught in the middle

- Added responsibilities of caring for parents is causing emotional, financial, and physical stress
- This generation plays a vital role in combating the care crisis
- 1/3 of caregivers have left their job at some point due to caregiving responsibilities



1 How Does the Aging of the Population Affect Our Fiscal Health. Peter G. Peterson Foundation. 2024.
[2]The Juggling Act: Caregiving's Impact on Employees and Workplaces

Trustmark Life + Care with Long-Term Care

- Permanent life insurance coverage
- Combines life insurance protection with long-term care benefits
  - 4% benefit for professional care
  - 2% benefit for family caregiving
- Guaranteed issue spouse & child term riders
- Full portability
- Access to Cariloop Care Support Services

Adding up the Benefits for Trustmark Life + Care

Example: $100,000 TLC Policy

$100,000
Death Benefit

+

$200,000
Long-Term Care Benefits
Professional (4% or 6%) OR Family Caregiving (2%)

=

$300,000
Total potential benefit

Let's take a look at this scenario…

Policyholder had a stroke in March of 2025. Receives care from spouse at home.

After 12 months of increasing difficulty, a home healthcare worker is hired.

Plan design:

$100,000
Life benefit

$200,000
Long term care benefit
(Professional & Family Care)

June 2025 →

$2,000 (2%) monthly benefit for 12 months of home care from spouse

COLLECTED
$24k over 12 months/$176k remaining

→ **June 2026** →

$4,000 (4%) monthly benefit for 19 months of professional home care

COLLECTED
$76k over 19 months/$100k remaining

→ **Jan 2028**

$100k remains available (can still switch between family & professional care)

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Next Steps & Thank You!

CONTACT OUR TEAM

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