

# Enhanced Benefits Contact Information



## EMPLOYEE CLAIMS:

Office: 1.877.777.0034  
Fax: 1.877.231.3509  
Email: Claims@VoluntaryDisruption.com

## POLICYHOLDER SERVICES:

Melissa Gagermeier, Voluntary Disruption  
Client Services Manager, Employee Assistance

Office: 1.877.777.0034  
Fax: 1.877.231.3509  
Email: PHS@VoluntaryDisruption.com

## EMPLOYER SERVICES:

Kenna Ulbinsky, Voluntary Disruption  
Operations Director, Employer Assistance

Office: 443.686.7224  
Fax: 1.877.231.3509  
Email: ERS@VoluntaryDisruption.com

## MAILING ADDRESS:

Voluntary Disruption  
ATTN: MELISSA GAGERMEIER  
2416 Watervale Road, Unit 241  
Fallston, MD 21047

### \* IMPORTANT NOTE \*

PLEASE CONTACT  
VOLUNTARY DISRUPTION  
DIRECTLY WITH ANY QUESTIONS.

*PLEASE DO NOT CONTACT ANY  
INSURANCE COMPANY DIRECTLY.*

*PLEASE ALLOW VOLUNTARY  
DISRUPTION TO BE YOUR  
SINGLE POINT OF CONTACT  
FOR ALL SERVICE.*

YOUR COMPANY HAS THEIR OWN  
SYSTEMS/PROCEDURES AND ALL  
BENEFITS COMMUNICATION  
MUST GO DIRECTLY THROUGH  
VOLUNTARY DISRUPTION, WHO  
WILL THEN COMMUNICATE ANY  
UPDATES TO YOUR COMPANY'S  
HR AND/OR ADMIN TEAM.

### \* PLEASE NOTE \*

ANY POLICY CHANGES OR ADDITIONS CAN  
NOT BE MADE VIA PHONE OR VOICEMAIL.  
ANY POLICY CHANGE REQUESTS OR ADDITIONS  
MUST BE PUT IN WRITING AND EMAILED TO:  
PHS@VoluntaryDisruption.com

### \*\* VERY IMPORTANT REMINDER \*\*

PLEASE DON'T FORGET THAT ANY POLICIES  
THAT ARE "PRE-TAX," CAN NOT BE CHANGED  
OR REVOKED PRIOR TO THE NEXT PLAN  
YEAR ANNIVERSARY DATE, UNLESS DUE TO  
A QUALIFIED "FAMILY STATUS CHANGE".

PLEASE REMEMBER THAT THIS IS *NOT* AN  
INSURANCE COMPANY OR YOUR COMPANY'S  
RULE; BUT RATHER AN ACTUAL IRS RULE.

REMINDER: YOUR PLANS *MAY* BE FULLY PORTABLE, MEANING IF YOU EVER PART WAYS WITH  
YOUR COMPANY, YOU *MAY* BE ABLE TO KEEP YOUR BENEFITS AT THE SAME LOW GROUP RATES.

***PLEASE CONTACT US WITH ANY QUESTIONS!***