



Making benefits count.

Open Enrollment Happening Now

Short Term Disability

- ❖ **Guaranteed Issue! No medical Questions for this enrollment only**
- ❖ Protects your income due to maternity leave, accidents, surgery, and sickness
- ❖ Collect 60% of income tax free - maximum benefit of \$4,000 per month
- ❖ Pays over and above, sick time, vacation time, or workers compensation
- ❖ Covers you on-and-off the job (pays 50% of benefit if collecting workers comp)
- ❖ Plan is completely portable and can go with you if you leave current employment
- ❖ Pre-existing conditions apply for the first 12 months of coverage

Whole Life Insurance

- ❖ Individual whole life insurance policy with fixed cost and coverage
- ❖ Plan is completely portable and can go with you if you leave current employment
- ❖ Provides lifetime coverage that builds cash value

Hospital Indemnity

- ❖ Provides cash benefits direct to the policyowner for hospitalizations
- ❖ Pays \$500 for hospital admission, \$100 per subsequent day hospitalized

Accident Coverage

- ❖ Provides cash benefits direct to the policyowner for accidents or injuries
- ❖ Coverage includes payouts for: ER visits, x-ray, ambulance, fractures, stitches, concussion, dislocations, burns, physical therapy, accidental death and more

Critical Illness Insurance

- ❖ Provides a tax-free lump sum benefit upon diagnosis or a covered critical illness
- ❖ Covered conditions: cancer, heart attack, stroke, stent, renal failure, organ failure, coma, blindness and coronary artery bypass surgery

[CLICK HERE TO VIEW RATES OR START AN APPLICATION](#)

Please reach out for enrollment, rates and questions

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[CLICK HERE TO SCHEDULE A MEETING](#)