



Accident Insurance: Up to 50% of the costs associated with an accident are non-medical and come out of your pocket in the form of co-pays, deductibles, travel, parking, medications, etc. *Accident Insurance* pays cash directly to you for accidents, on or off the job, and how you choose to use that money is up to you.

Disability Plan: If you become sick or injured and can't work your paychecks will stop but your bills won't. Disability Insurance helps replace your loss of income and in many cases, can be customized to fit each employee's income and budget needs.

Cancer Insurance: The Risk of cancer in the U.S. is 1 in 2 men, 1 in 3 women – 50% of all US Families will be affected by this disease. Many people don't realize that being diagnosed with cancer can be financially devastating. Cancer Insurance helps provide an important safety net in fighting the financial consequences of cancer, and has saved countless families from bankruptcy.

Vision Insurance: Vision insurance provides employees a way to manage and reduce expenses related to eye care. Most plans include yearly eye exams as well as vision correction coverage.

Dental Insurance: There are various options for coverage that give you peace of mind when it comes to choosing Dental treatment for you and your family. Let us help you decide what coverage is right for you. Optional riders are also available to give you cash for Orthodontic or Cosmetic treatment as well

Hospital Insurance: Hospital Plans pay in the event you become hospitalized. These plans pay you cash to help with your deductibles if you are hospitalized.. Also you can add additional riders to provide coverage for physician visits, ambulance trips, surgical procedures and more!

Critical Illness: With deductibles, copayments and out-of-pocket maximums on your major medical insurance increasing, Critical Illness Insurance pays you cash to help offset these expenses. Covered illnesses include: Heart Attack, Stroke, Coma, Type 1 Diabetes, Traumatic Brain Injury, ALS, MS and others.