## **Customized Benefit Solutions**

Our independence is our strength. Instead of representing any one carrier, we work independently with our clients to find the best and most affordable benefit solutions.

Below is a sampling of some of our partners:













































Making benefits better.



# The Value of Voluntary Benefits



Offer your employees a voluntary benefit program at no cost to you. For as little as one hour's pay per week, they will be able to protect themselves against losing everything they've worked so hard to earn. We can easily tailor a program to meet your employees' needs, due to our relationships with multiple carriers featuring different products. Available products include:

#### Critical Illness Insurance

- Pays cash of up to \$100,000 upon diagnosis
- Includes cancer, stroke, heart attack, organ transplant and 10 other illnesses

## Cancer Insurance

- Pays cash benefits when diagnosed and treated
- Takes care of annual deductibles and out-of-pocket maximums

#### Accident Insurance

- Pays cash benefits for urgent care, ER, ambulance and hospital stays
- Can help offset an employee's deductible

### Short-Term Disability

- Provides up to 60 percent of salary for up to two years
- Helps when extended absence from work exhausts sick and vacation days

## Life Insurance

- Offers guaranteed, issue term and permanent policies
- Requires no medical records or physicals

#### Vision/Dental Insurance

- Provides low-cost vision and dental plans
- Covers employees and their families

#### Hospital Insurance

Offsets deductibles when insured is hospitalized for any reason

#### Also Offering:

- Home
- Auto
- Pre-Paid Legal
- Teledoc
- Identity Theft Protection



