

## Voluntary Supplemental Plans Fill Gaps and Offer Financial Security

### Medical Bridge Plan

Offers you a low cost, voluntary benefit that pays you cash when hospitalized on an inpatient basis. Money paid directly to you to use for what ever expense you choose. Features level rates from inception, complete portability and the flexibility to cover you or any of your family members.

**An employee under age 50 can have a \$1000.00 dollars for each in patient hospital stay for only \$15.50 a month. Rates for employees under 50 with dependents are H/W \$30.50; P/C \$22.30 & Family \$37.10**

### Accident Plans/ Sickness Plans

Helps cover out-of-pocket expenses for some or all family members related to a covered accident. Benefits range from \$50 to \$10,000 payable to you on for first occurrence of a covered accident. Transportation, lodging, per day hospital benefits, cost for appliances, prosthetic devices and physical therapy are all included. Spouse and employee income protection, reimbursement for office visits, catastrophic injury or accidental death and dismemberment benefits also available.

**Plan Option 2 Employee Only costs \$15.25 a month. H/W \$21.25; P/C 27.25 and family 33.25 Benefits can be higher or lower depending on plan option and riders selected.**

### Critical Illness Plans

Coverage is available from \$5,000 to \$50,000 in thousand dollar increments for diagnosis of a Heart Attack, Cancer, Stroke, Organ Transplant, End Stage Renal Failure and more. These payments are paid to the covered member or beneficiary tax free regardless of other insurance.

**Non-Smokers under age 30 can get \$5000.00 of coverage for \$4.25 a month which includes a \$50 preventative care reimbursement every year even when exam is covered under major medical plan.**

### Cancer Plans

Cancer plans pay progressive benefits every year that you need services. This is non-cancelable coverage that can be used over and over again to cover covered services for the rest of your life. Use the cash payments as you feel necessary. Covered items not commonly covered by health insurance include experimental treatment and drugs, transportation, skilled nursing at home and many other benefits.

**Four levels of benefits allow you to customize benefits based on family history and financial need. Rates range from \$13.00 to \$38.75 a person. Multiply member discounts are available.**

### Short Term Disability

Up to two year benefits with choice waiting periods down to zero days. Allow employees who live paycheck to paycheck to meet obligations while recovering from accidents or sickness. Insure your most important asset your ability to have an income. How long can you pay your bills if your paycheck stopped tomorrow?

**Disability rates vary based on age, waiting period, benefit period and election of on the job and/or off the job coverage. An employee under age 50 electing a \$500 monthly benefit payable for 12 month from an off the job disability starting after 7 days of illness or accident runs \$23.00 a month.**

### Term or Universal Life Insurance

Low cost or cash value non-medical life insurance for employee, spouse, children and grand children. Dependents can be written without employee participation and premiums are billed through the convenience of payroll deductions. **\$50,000 of term coverage for a non smoker age 25 runs \$2.80 a week. For a 40 year old the rate is \$3.57 a week. Coverage is available for spouses up to \$25,000 with no exam and children can be included.**

**This flyers provides only a simplified description of coverage's and is not a statement of contract. Coverage may not apply in all states and rates are based on age, industry and benefit levels. For complete details of coverage's, conditions, limits and losses not covered, be sure to read the policy, including all endorsements.**