

## Voluntary Supplemental Plans

### Medical Bridge Plan

Offers you a low cost, voluntary benefit that pays you cash when hospitalized on an inpatient or outpatient basis. Money to cover your hospital copay, deductible or coinsurance including diagnostic tests. Features level rates for minimum of 10 year increments, complete portability and the flexibility to cover you or any of your family members. Guaranteed issue, however a pre-existing condition limitation may apply depending on overall participation if offered in a group.

An employee under age 45 can have \$2,500.00 dollars for each inpatient hospital stay for only \$28.85 a month. Rates for employees under 50 with dependents are H/W \$42.80; P/C \$44.40 & Family \$63.40

### Accident Plans/ Sickness Plans

Helps cover out-of-pocket expenses for some or all family members related to a covered accident. Benefits range from \$5,000 to \$10,000. This plan is written on an individual basis and can cover hospital, doctors and prescriptions not covered by any other insurance.

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 up to \$250,000 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.

NJ Non-Smokers under age 35 can purchase over \$100,000 of coverage for less than \$75 a month.

### 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, industry 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 grandchildren. Premiums can be billed through the convenience of payroll deductions. A female in NJ forty years old can get \$250,000 of 10 year term coverage for as low as \$132 a year. Right now no medical exam up to \$500,000

Representatives can be on site to give you quotes in person with one phone call to 1-800-662-3982. Online quotes for most services are available at [www.1StopBenefits.com](http://www.1StopBenefits.com). The above rates are estimates and will vary based on the gender, age, health and benefits selected. Please call now to receive your no obligation customized proposal.