



**Paying cash benefits in just one day!**

<p style="text-align: center;"><u>Hospital Choice</u></p> <p>This plan focuses on out-of-pocket hospital costs. It fills in the gap of your deductible by having the first \$1,000 covered followed by \$50 per day that you are in the hospital. <b>This plan covers maternity, accidents and any illness including (COVID-19).</b></p>	<p style="text-align: center;"><u>Accident Indemnity Plan</u></p> <p>This pays you cash when you seek treatment for an accident. <b>The plan covers you 24 hours a day, on and off the job.</b> The payouts include: \$120 initial visit to a doctor office; \$170 for ER; \$40 follow ups; \$1500 initial hospital stay; \$300 hospital confinement; \$40 physical therapy; \$250 diagnostic exams; an accidental death life insurance policy of \$200,000; and many more!</p>
<p style="text-align: center;"><u>Short Term Disability</u></p> <p>Are you worried about what would happen in the event that you got sick or hurt and can't work? How will your bills get paid? This is your solution! <b>We can now cover your income for ANY accident, illness, sickness and/or MATERNITY LEAVE!</b> We will cover the first 6 months of your disability and the plan will kick in immediately!</p>	<p style="text-align: center;"><u>Cancer/Critical Illness</u></p> <p>The treatments for major illnesses are changing rapidly and are extremely expensive. This plan helps you afford the best treatment possible. It pays upon the diagnosis and treatment for <b>cancer, stroke, heart attack, end-stage renal failure and more!</b> This plan offers the following: \$100 wellness payout for a screening; \$6,000 upon initial diagnosis; \$10,000 for a marrow transplant; \$10,000 for stem cell transplant; \$400 for self-administered chemo; \$1,500 for physician administered chemo; and much more. The average payout is about \$82,000!</p>
<p style="text-align: center;"><u>Whole and Term Life</u></p> <p>Now offering Whole Life and Term Life up to \$600,000 with no blood work or physicals! <b>Must inquire with agent for quote.</b></p>	<p style="text-align: center;"><u>DENTAL</u></p> <p>This plan <b>does not require a network, deductibles, or copayments.</b> You can go to any dentist and receive cash back for treatment.</p>

**ALL RATES ARE SHOWN SEMI-MONTHLY**

**1. ACCIDENT INDEMNITY PLAN**

Individual \$12.55	Insured & Spouse \$17.94	One-Parent Family \$21.52	Two-Parent Family \$28.08
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**2. HOSPITAL CHOICE PLAN**

Individual \$15.80	Insured/Spouse \$22.17	One Parent Family \$17.42	Two Parent Family \$22.56
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**3. CANCER/CRITICAL ILLNESS PLAN**

Ages	Individual	Insured/Spouse	One Parent Family	Two Parent Family
<b>18-35</b>	\$26.20	\$46.48	\$27.24	\$46.93
<b>36-45</b>	\$30.29	\$53.76	\$31.14	\$54.21
<b>46-55</b>	\$34.13	\$61.49	\$34.97	\$61.95
<b>56-75</b>	\$38.61	\$71.44	\$39.59	\$71.89

**4. SHORT TERM DISABILITY**

Annual Income		\$25,000	\$25,000	\$25,000	\$26,000	\$30,000	\$34,000	\$34,000	\$34,000	\$35,000	\$37,000
Benefit Period	Age	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400
6 MONTHS	18-49	\$10.08	\$12.09	\$14.11	\$16.12	\$18.14	\$20.15	\$22.17	\$24.18	\$26.20	\$28.21
	50-64	\$10.73	\$12.87	\$15.02	\$17.16	\$19.31	\$21.45	\$23.60	\$25.74	\$27.89	\$30.03
	65-74	\$13.33	\$15.99	\$18.66	\$21.32	\$23.99	\$26.65	\$29.32	\$31.98	\$34.65	\$37.31

**5. DENTAL**

Individual \$19.70	Insured/Spouse \$38.61	One Parent Family \$38.35	Two Parent Family \$56.72
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# Short-Term Disability

Paycheck Protection- Insurance for your paycheck



**Do you depend on your paycheck to sustain your lifestyle? How long could you go without one? Here is your affordable back up plan.**

## Covers:

- ~ Provides a monthly income benefit for missing work due to Sickness, Injury, Surgery, or Maternity
- ~ Pays on top of sick days so employee can cover medical expenses and any new expenses that factor into the unexpected health event
- ~ Benefits range from \$500 - \$6000 as a monthly income benefit

Below are examples of a 6 month per claim benefit with a 0/7 (accident/ illness) elimination period

Annual Income		\$25,000	\$25,000	\$25,000	\$26,000	\$30,000	\$34,000	\$34,000	\$34,000	\$35,000	\$37,000
Benefit Period	Age	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400
6 MONTHS	18-49	\$4.80	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60	\$10.56	\$11.52	\$12.48	\$13.44
	50-64	\$5.25	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50	\$11.55	\$12.60	\$13.65	\$14.70
	65-74	\$6.60	\$7.92	\$9.24	\$10.56	\$11.88	\$13.20	\$14.52	\$15.84	\$17.16	\$18.48

Annual Income		\$40,000	\$43,000	\$46,000	\$49,000	\$52,000	\$55,000	\$58,000	\$61,000	\$64,000	\$67,000
Benefit Period	Age	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400
6 MONTHS	18-49	\$14.40	\$15.36	\$16.32	\$17.28	\$18.24	\$19.20	\$20.16	\$21.12	\$22.08	\$23.04
	50-64	\$15.75	\$16.80	\$17.85	\$18.90	\$19.95	\$21.00	\$22.05	\$23.10	\$24.15	\$25.20
	65-74	\$19.80	\$21.12	\$22.44	\$23.76	\$25.08	\$26.40	\$27.72	\$29.04	\$30.36	\$31.68

Annual Income		\$70,000	\$73,000	\$76,000	\$79,000	\$80,000	\$83,000	\$86,000	\$92,000	\$99,000	\$102,000
Benefit Period	Age	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400
6 MONTHS	18-49	\$24.00	\$24.96	\$25.92	\$26.88	\$27.84	\$28.80	\$29.76	\$30.72	\$31.68	\$32.64
	50-64	\$26.25	\$27.30	\$28.35	\$29.40	\$30.45	\$31.50	\$32.55	\$33.60	\$34.65	\$35.70
	65-74	\$33.00	\$34.32	\$35.64	\$36.96	\$38.28	\$39.60	\$40.92	\$42.24	\$43.56	\$44.88

Annual Income		\$105,000	\$108,000	\$111,000	\$115,000	\$118,000	\$122,000	\$126,000	\$130,000	\$135,000	\$139,000
Benefit Period	Age	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
6 MONTHS	18-49	\$33.60	\$34.56	\$35.52	\$36.48	\$37.44	\$38.40	\$39.36	\$40.32	\$41.28	\$42.24
	50-64	\$36.75	\$37.80	\$38.85	\$39.90	\$40.95	\$42.00	\$43.05	\$44.10	\$45.15	\$46.20
	65-74	\$46.20	\$47.52	\$48.84	\$50.16	\$51.48	\$52.80	\$54.12	\$55.44	\$56.76	\$58.08