Accident Plan
- 24/7 Coverage
- High benefit limits
- Affordable
- Spouse and children coverage available
- Wellness Benefit $50 (once per insured per calendar year)

Critical Illness Plan
- Guaranteed issue up to $10,000 ($5,000 Spouse)
- Higher limits available through health questions
- Many covered conditions including Cancer, Heart Attack, Blindness
- Children covered at no additional premium and 50% of member’s benefit
- No application age restriction
- Pre-existing exclusion 12 months
- Wellness Benefit: $50 (once per insured per calendar year)

Hospital Plan
- Sickness and accident
- Low rates
- Hospital/ICU admission: $1,500
- Hospital confinement: $100 (60 days)
- Spouse and child(ren) coverage available
- Pre-Existing exclusion 12 months

Short Term Disability Plan
- Benefits pay up to 40% of income ($400-$5,000 monthly benefit)
- Off-the-job coverage
- 6 month or 12 month benefit period
- Multiple elimination period options
- Issue age 17-64 (Renewable to age 72)
- Pre-existing exclusion 12 months
- Mental illness covered through rider
- Waiver of premium included

Life with Long Term Care Plan
- Permanent Whole Life Plan
- Long Term Care Rider included
- Guaranteed issue is death benefit available at $12 weekly premium
- Death Benefit amounts available:
  - Employee - $2,000 - $300,000
  - Spouse - $2,000 - $75,000
  - Child - $5,000 - $50,000
- Cash account at 4.5% interest rate
- Renewable to age 120

NOTES:_________________________________________________________
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