

INSURING YOUR FUTURE WITH SUPPLEMENTAL HEALTH INSURANCE

SUPPLEMENTAL HEALTH INSURANCE IS COVERAGE YOU CAN PURCHASE TO HELP ALLEVIATE THE FINANCIAL BURDEN OF EXPENSES NOT FULLY COVERED BY PRIMARY HEALTH INSURANCE. AMERICANS CURRENTLY OWE AN ESTIMATED $220 BILLION IN MEDICAL DEBT ALONE, A FIGURE ANTICIPATED TO CONTINUE RISING DUE TO THE PREVALENCE OF HIGH-DEDUCTIBLE HEALTH PLANS AND SOARING MEDICAL COSTS. TO ASSIST EMPLOYEES IN MANAGING UNEXPECTED EXPENSES RELATED TO ILLNESS OR INJURY, EMPLOYERS MAY OPT TO OFFER A MENU OF VOLUNTARY BENEFITS. THESE ARE TYPICALLY LOW-COST OPTIONS AVAILABLE ON A VOLUNTARY BASIS AND CAN PAY OUT HUNDREDS OR EVEN THOUSANDS IN THE EVENT OF AN UNFORESEEN MEDICAL INCIDENT.



AMERICAN CITIZENS OWE OVER $220 BILLION IN MEDICAL DEBT



1 IN 12 ADULTS IN AMERICA ARE IN MEDICAL DEBT TODAY



65% OF THOSE WITH DEBT REPORT FILING FOR BANKRUPTCY DUE TO MEDICAL REASONS



90% OF THESE INDIVIDUALS FILING FOR BANKRUPTCY DUE TO MEDICAL REASONS HAVE HEALTH INSURANCE

SUPPLEMENTAL INSURANCE OPTIONS



Accident

Accident insurance offers cash benefits to cover out-of-pocket expenses related to injuries from accidents, such as medical treatments, hospital stays, and non-medical costs. These plans typically cover injuries such as fractures, dislocations, burns, and concussions, as well as services like ambulance rides and emergency care.

Hospital Indemnity

Hospital Indemnity insurance pays a fixed cash benefit if you're admitted to a hospital, regardless of the actual cost of care. The payout can be used at your discretion, covering gaps left by medical insurance, such as deductibles and co-pays, but it can also cover non-medical costs such as lost wages, transportation, or childcare.





Critical Illness

Critical illness insurance provides funds for medical expenses if you are diagnosed with a serious medical condition. Covered conditions under this plan often include cancer, heart attack, stroke, organ failure, and end-stage kidney disease. These lump-sum policies help provide financial protection against the high costs associated with major illnesses.

Permanent Life with Long-Term Care Insurance

Permanent Life with Long-Term Care Insurance is a hybrid product that combines the advantages of long-term care coverage with the reliability of life insurance, also allowing for the advancement of part of the death benefit for care needs. These indemnity dollars fund services such as nursing homes, home health aides, assisted living facilities, and more.



OTHER VOLUNTARY BENEFITS



Pet Insurance

Our furry friends experience sickness and accidents just like we do. Pet Insurance helps ease the financial burden during a health emergency. These customizable plans provide options for rates, coverages, and features designed to best serve your pet's needs (and your budget)!

Identity Protection Coverage

Employees looking to safeguard their personal and financial information from increasingly sophisticated cyber threats can protect themselves from losses and recover costs associated with identity theft and cybercrime. Identity Protection coverage monitors a wide range of sensitive information, including credit, fraud, data breaches, online privacy, digital protection, and more.





Legal Plans

Group Legal insurance, or prepaid legal insurance, provides access to a network of select attorneys for legal advice, document review, and court representation. Services can include will and estate planning and legal advice in various areas of law, including family, traffic, and consumer rights lawsuits. These plans provide affordable legal assistance for a wide range of legal matters.