# WORKSITE STRATEGIES

## STRATEGY 1

### Accident
Accident insurance helps offset the costs resulting from an unforeseen injury. Payable benefits often include ER visits, fractures, hospital stays, diagnostic exams, emergency transportation, and more.

### Critical Illness
Critical illness insurance provides funds for medical expenses in the event of a diagnosis of a disease or condition. Covered conditions under this plan often include cancer, heart attack, stroke, organ failure, etc.

### Hospital Indemnity
Hospital indemnity insurance provides a cash benefit upon admittance for a covered hospital stay. These plans help to cover costs for labor/delivery, surgery, and confinement due to an accident or illness.

## STRATEGY 2

### Permanent Life with Long-Term Care Insurance
Permanent Life with Long-Term Care Insurance is a hybrid product that combines the benefits of long-term care protection with the guarantees of life insurance and includes the ability to advance part of the death benefit for care needs.

## STRATEGY 3

### Pet Insurance
Pet Insurance allows pet owners to be reimbursed for a percentage of veterinary expenses once a deductible has been met.

### Identity Protection and Legal Services
Identity protection coverage provides you access to ID protection and restoration services. Legal Service coverage provides you access to a suite of legal services for a monthly premium.

