

**Voluntary Group Term, Universal Life & Whole Life**

- Employee, spouse & children eligible
- Minimal participation requirements, if needed
- Portability
- Guarantee increase option available
- Guarantee/Simplified Issue coverage available

**Voluntary Disability**

- Short and long term available
- Provides benefit based on % of income
- Helps pay the bills while disabled
- Customized plans for employee needs
- Benefits paid to employee
- Benefits are tax free
- Coordinates with employer-provided plans

**Voluntary LTD “Core Buy Up” Plan**

- Supplements employer provided LTD plans
- Portable
- Additional income protection
- Non cancellable
- Tax-free benefit

**Voluntary Group Dental**

- Multiple plan design options available
- PPO arrangements can keep costs down/in and out of panel benefit available
- Orthodontics available
- Employer participation option available

**Voluntary Vision**

- Established networks of providers improve quality and control costs
- Laser vision correction surgery available as a discount option
- Employee & family coverage available
- Different plan options

**Long Term Care**

- Covers care in a long term care facility, nursing home, assisted living facility or residential care
- Core buy-up arrangements available
- Available for employee, spouse, parents and in-laws
- Guarantee/Simplified Issue coverage available

**Limited Medical Plan**

- Designed for part-time, 1099 or low hourly paid employees
- No deductibles
- No co-pays
- Guarantee issue
- No pre-existing condition limitations
- Family coverage available
- Pays in addition to other insurance
- Prescription drug card
- Dental coverage
- Vision coverage

**Worksite Benefits**

- Hospital indemnity supplement
- Intensive care
- Specified health event
- Cancer/limited benefit health
- Critical illness
- Employee benefit statements
- Section 125/cafeteria plans

**Voluntary AD&D**

- Employee, spouse and children eligible
- Minimal participation requirements, if needed
- Guarantee/simplified issue coverage available

**Legal Plans**