



INDIVIDUAL POLICIES	HIGHLIGHTS
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<p>ACCIDENT</p> <p>On or Off the Job, 24/7. Helps provide a financial cushion if an accident occurs</p>	<ul style="list-style-type: none"> • Emergency Treatment Benefit • Injury Treatment Benefits • Initial Hospitalization Benefit • Hospital Confinement Benefit & more • Organized Sporting Activity Benefit • Home Modification Benefit
<p>SHORT-TERM DISABILITY</p> <p>In the case of illness or injury, it helps you maintain your standard of living and helps you pay bills.</p>	<ul style="list-style-type: none"> • Selection of: <ul style="list-style-type: none"> ○ Monthly benefit amount ○ Elimination period ○ Benefit period • Guaranteed-renewable to age 75 • Benefits paid directly to policyholder, unless they choose otherwise
<p>CANCER</p> <p>Helps with medical expenses related to cancer treatment</p>	<ul style="list-style-type: none"> • Initial Diagnosis Benefit • Hospital Confinement Benefit • Radiation and Chemotherapy Benefits • Surgical/Anesthesia Benefit • Skin Cancer • Ambulance, Transportation, and Lodging Benefits • Cancer Wellness Benefit
<p>HOSPITAL CONFINEMENT</p> <p>IT'S CUSTOMIZABLE – MAY INCLUDE Helps with the non-covered expenses of a hospital stay.</p>	<ul style="list-style-type: none"> • Hospitalization Confinement Benefit • Hospital Emergency Room • Medical Diagnostic & Imaging Benefit • Surgery Benefit • Rehabilitation Unit Benefit • Ambulance Benefit + more
<p>CRITICAL CARE PROTECTION</p> <p>Helps with the medical expenses related to a covered critical health event.</p>	<ul style="list-style-type: none"> • Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits for heart attack, stroke, sudden cardiac arrest, coronary artery bypass surgery, end stage renal failure, major human organ transplant, major third-degree burns, coma, paralysis, and more
<p>PLUS RIDER</p> <p>Can be added to the following policies: Accident, Cancer, and Hospital</p>	<ul style="list-style-type: none"> • Covers 25 Critical Illnesses to include: Heart Attack, Stroke, Type 1 Diabetes, Lou Gehrig's disease, MS, Lyme disease, Cerebral Palsy, Systemic Lupus, Alzheimer's & Parkinson's Disease + more. • Coronary Artery Bypass Graft Surgery
<p>DENTAL</p> <p>A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.</p>	<ul style="list-style-type: none"> • No network restrictions • Portable • No deductible

**All of our policies pay regardless of any other insurance you may have.*