

# CLIENT ALERT

Brought to you by:



Imagine offering valuable, affordable benefit plans to your employees that do not cost you anything

Every day employers face the daunting task of rising healthcare costs. This puts employers in the unenviable position of having to raise contributions or decrease benefits and sometimes to do both to keep the cost of healthcare affordable. Despite this, employers constantly strive to provide employees with better benefits.

We can show you a full suite of voluntary benefits that will enhance your current employee benefit offering.

**Virtual Doctor Visits** – this affordable program provides unlimited, free consultations with board certified doctors who can write prescriptions if warranted. The ANNUAL cost for a single person is \$132 and for a family \$180. This may be less than one doctor visit under a High Deductible Health Plan. You only need two people to sign up in order to offer this coverage. Doctors handle a wide array of common ailments like earaches, pink eye, strep throat and more. Visits can be made via the smartphone, internet or with a phone call. No travel time, No wait time, No Co-Pays.

Facing a serious illness or accident can be devastating both emotionally and financially. There are always costs that insurance doesn't cover. These out-of-pocket expenses can add up quickly. We have coverage options that provide a lump-sum benefit that are paid directly to the insured and can be used in any manner - from expenses related to treatment, to day to day living expenses. These payments are made independent to medical coverage.

**Hospital Indemnity Coverage** – provides a lump sum cash benefit for each day a covered person is confined in the hospital for an injury or illness (including pregnancy). Minimum covered lives is four enrolled!

**Accident Insurance** - provides a wide range of lump-sum benefits for injuries resulting from a covered accident. A simple visit to the ER could provide a \$150 benefit. A more complex issue like a broken leg could amount to over \$3,000. Coverage includes benefits for physical therapy, office visits, ER visits, urgent care, hospitalization, surgery, lab tests and radiology as examples. Minimum covered lives is four enrolled!

**Critical Illness Insurance** – provides a lump sum benefit upon diagnosis for a covered illness such as heart disease or cancer. Employees elect amounts from \$5,000 to \$50,000 (depending on the offering) and upon diagnosis receive a lump sum check. Minimum covered lives is four enrolled!

You may offer all or ones of these products to all of your full time eligible employees, not just those who participate in the medical plan.

CALL US TODAY TO GET STARTED YOUR EMPLOYEES WILL BE GLAD YOU DID!  
TOLL FREE AT 1-877-572-9034 OR LOCALLY, 856-424-9744