

Sample Coverage Outline

BENEFIT RESERVE

(the amount you can spend on the voluntary benefits):

\$150 per month.



Please keep in mind this is not actually coming out of your pay and that your NET check will remain the same.



Please keep in mind that the below benefits do not change or replace any coverage you currently have. They pay in addition and on top of your current coverage. What that amount could get you in benefits:



Short Term Disability

State disability only pays you about 55% of your gross income. We can give you a short-term disability policy that would cover the difference to get you closer to 72% which is the maximum allowed. The difference would be about \$600 a month in additional disability benefits. This is for any off-the-job injury or any illness.

This additional benefit would cost \$26.87 out of the \$150 so you would still have \$123.13 to spend.

Critical Illness with Cancer

We can get you a \$10,000 lump sum critical illness with cancer policy, guaranteed issue so there are no underwriting questions. The way it works is, if you are diagnosed with any internal cancer or have any of the major critical illnesses such as heart attack, stroke, kidney failure, etc. it would pay that \$10,000 immediately upon diagnosis.

This policy would only cost \$13.78 out of the remaining \$123.13 so you would still have \$109.35 to spend.

Hospital

We can get you a hospital policy that pays the following benefits:

- \$750 hospital admission for over 24 hours
- \$500 inpatient surgery benefit and \$250 outpatient surgery benefit
- \$100 a day hospital confinement

This policy would only cost \$30.50 out of the remaining \$109.35 so you would still have \$78.85 to spend.

Accident

We can get you an accident policy that covers any accident on or off-the-job 24/7. It pays a schedule of benefits based on the treatments and services you would receive as the result of a covered accident. Here are just a couple highlights of the policy:

- \$2,000 for your first 24 hour stay in the hospital
- \$500 a day up to 365 days
- Both above amounts double if confined in ICU
- There's also lots of additional benefits such as surgery, ER, ambulance, etc.
- \$2,000 for your first 24 hour stay in the hospital
- \$500 a day up to 365 days
- Both above amounts double if confined in ICU

This policy would only cost \$18.11 out of the remaining \$78.85 so you would still have \$60.74 to spend.

Life Insurance

We can get you guaranteed issue life insurance so there are no underwriting questions. Based on your age, the guaranteed issue amount would get you a face value of \$71,951. This is a whole life policy to age 95, so if you live to 95, they pay out the full value of the policy. It also builds cash value so you can take a loan against the face value if you wanted or needed.

This policy would only cost \$56.34 out of the remaining \$60.74 so you would be left with \$4.40 in your net pay.