

Why Voluntary Benefits?

Get The Facts

DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.

Major medical pays for doctors, hospitals, and prescriptions. This pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

AN EXTRA MEASURE OF FINANCIAL PROTECTION.

When you're sick or hurt, the plans pay cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.

You can use your benefits check to help pay for groceries, child care, or rent. It's totally up to you.

BENEFITS HELP WITH UNEXPECTED EXPENSES.

Your benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

IT IS AFFORDABLE.

We have a range of products that can fit most budgets. We can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, your rates don't go up even when you file a claim.

CLAIMS PROCESS QUICKLY—USUALLY WITHIN 4 DAYS.

Benefits provide prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

CLAIMS ARE EASY TO FILE.

When you're sick or hurt, the last thing you need is a complicated form to fill out. The benefits are easy to understand, and the forms are easy to complete.

PLANS PAY YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.

We want you to be healthy — that's why several of our policies promote preventive care and wellness benefits year round.

