

## **Accident Insurance**

Accidental injury insurance is specifically designed to help protect you from a wide range of accidental injury–related costs. These can range from emergency room visits and physical therapy to diagnostic exam and surgery. Optional riders for critical illness, disability income, accidental death and dismemberment are also available.

## **Accidental Death and Dismemberment Insurance**

Accidental Death and Dismemberment Insurance, also known as AD&D insurance, is supplementary coverage which can be added to traditional life insurance policies or can be purchased as a “stand alone” policy. AD&D life insurance offers extra protection and pays you or your beneficiaries in the event of an accidental death or dismemberment due to an accident, greatly easing your financial burden in the incident’s aftermath.

## **Critical Illness Insurance**

Being diagnosed with a critical illness can generate costs far beyond medical expenses – costs that may or may not be covered by your traditional health plan. A Critical Illness policy and applicable riders will pay a lump-sum benefit upon diagnosis of one of numerous conditions most likely to cause major lifestyle changes, such as invasive cancer, stroke, heart attack and many other illnesses.

## **Disability Income Insurance**

Most disability policies are designed to replace a portion of a monthly income. Some new products also have innovative coverage that is different from basic disability income protection because the policies pay at one-time amount up-front which is chosen by you in advance. In other words – a substantial cash payout just when you need it, most, received income tax-free

## **Medicare Supplementary Insurance (MediGap)**

Medicare Supplementary medical insurance, commonly known as MediGap insurance, covers additional healthcare costs that may not be covered under the traditional Medicare plan such as emergency room services and ambulatory surgical procedures