



Voluntary Benefit Programs Exclusively for Hospital Employees



Aligned Benefits Consulting



**Nearly 1 in 3
American workers
run out of money
before payday.**

**Even those
earning over
\$100,000.¹**

**Four out of ten
American adults
indicate they can't
pay an unexpected
\$400 bill without
having to carry a
balance on their
credit card or
borrow money
from friends,
family, or the
bank.²**



Administrator

Universal Life Insurance

PERMANENT COVERAGE INSURING YOUR LIFE AND BUILDING VALUE

To plan for the future means to make certain commitments today. Permanent life insurance is a crucial element of family planning because it ensures the financial security of the beneficiaries after the policyholder's death. Most permanent life insurance policies provide not only the death benefit coverage for life, but also the benefit of a guaranteed cash value that continues to grow throughout your living years. Some find permanent life insurance a good investment vehicle, as well as a way to fund long term care needs or protection against the financial responsibilities of a terminal illness.

Disability Insurance

PROTECT YOUR INCOME FOR YOU AND YOUR FAMILY

An accident takes place nearly every second in the United States. These accidents often happen in the course of recreational activities. Furthermore, even though you may be perfectly healthy at the moment, you never know when you might fall ill. Finding a policy after the fact invariably becomes a costly proposition. A comprehensive disability insurance policy provides you with financial protection from the unfortunate consequences of an accident or illness. There are many things to consider when choosing the right disability plan for you and your employees.

Accident Insurance

TAKING CARE OF YOUR FAMILY THROUGH LIFE'S ACCIDENTS

Accident insurance is a way to stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accidental injury, not just for emergency treatment, hospital stays, and medical exams, but for other expenses you may face such as transportation and lodging needs. When you have a covered accident, we'll send cash benefits directly to you, and you decide the best way to spend them. You'll receive cash benefits for these and other expenses that may not be fully covered by your major medical insurance: -X-Rays-Concussions-Lacerations-MRI's -Dislocations -Ground/Air Transport.

Critical Illness

WHAT WOULD YOUR HEART ATTACK DO TO YOUR FAMILY AND YOUR FINANCES?

Luckily, surviving a critical illness is becoming increasingly common with advances in medical technology. However, the costs of fighting these illnesses or keeping up with everyday bills can be more than most are prepared to deal with. With supplemental critical illness insurance, you'll receive a lump-sum cash payment upon diagnosis of a covered condition. If you have a health plan, critical illness insurance will provide benefits in addition to your other coverage.

¹ 2020.2.11 [cnbc.com/2020/02/11/32 percent of workers run out of cash before payday.html](https://www.cnn.com/2020/02/11/32-percent-of-workers-run-out-of-cash-before-payday.html)

² <https://www.marketwatch.com/story/why-4-in-10-adults-cant-cover-a-400-emergencyexpense-2018-05-22>

**Call Your Dedicated Benefits Counselor, Malik Corbitt
For More Information at 917-602-7490.**