

OPTIONS, INC.

The following Supplemental Benefits have these features:

- *You can cover yourself, your spouse and your children with most policies*
- *Cash benefits are paid directly to you, unless you otherwise specify*
- *Very few medical questions asked*
- *Employee issue ages 18 to 64 – except Cancer, which is to age 80*
- *All products can be pre-taxed except the Life insurance.*

1. Cancer –RATES START AT \$9.66 PER PAYCHECK *

- Each year you are paid for getting one of several qualifying tests such as pap smear, psa, cholesterol, etc.
- Pays up to \$5000 – 15,000 to you for Chemo & Radiation every 12 months, subject to lifetime max.
- \$2000+ initial diagnosis benefit. You receive it once you are diagnosed

2. Heart & Stroke - RATES START AT \$4.16 PER PAYCHECK *

- Pays you \$100 or \$200/night for every night that you stay in the hospital due to covered event
- Pays you up to \$5000 for surgery
- Pays \$375 or \$750 for Coronary Angioplasty and \$2350 or \$2500 for Artery Bypass Operation

3. Universal Life - RATES DETERMINED BY AGE, TOBACCO USE, AND DEATH BENEFIT AMOUNT

- Has Cash Value you can borrow from, or take if you drop coverage after a few years
- Buy for your children or grandchildren for as low as \$6 PER PAYCHECK

4. Accident Injury Insurance – RATES START AT \$12.06 PER PAYCHECK *

- Pays cash to you for fractures, emergency room visits, hospital stays due to covered accident.

5. Short Term Disability – RATES BASED ON AGE, SALARY, JOB DESCRIPTION, AND BENEFIT PERIOD

- Pays you a portion of your salary when the Doctor says you can't work

6. Critical Illness Insurance – RATES BASED ON AGE AND FACE AMOUNT

- Pays if you are diagnosed with a Heart attack, Stroke, Major organ transplant, or End stage renal failure.

**Actual coverage and cost depends upon the size of the policy elected.*

There is no insurance coverage in effect until insurance company applications are completed and accepted by the insurance company. If coverage is denied, any premium amounts previously deducted from your paycheck will be returned and you will not be entitled to any benefits under plans selected.

*For more information, contact our Rep, Brian Patureau
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