

Educational Resources



S.C. SWIDERSKI LLC

Voluntary Benefits

What are Voluntary Benefits?

- Voluntary benefits are insurance programs that can help protect your financial well-being in the event of you being unable to work, certain major illnesses, off the job accidents, or death.

Do I have to sign up?

- You have the option to sign up through the company portal when you are eligible.

Is this like health insurance?

- No, it's separate. These policies pay you directly. They don't pay the hospital, doctor, or your health insurance company.

What is being offered?

- **Short Term Disability:** Pays you up to 60 % of your income if you are sick or injured and unable to work.
- **Critical Illness:** Gives you a lump sum of money in the event of cancer, heart attack, stroke, organ failure, organ transplant, etc. Spousal coverage is also available. \$50 wellness benefit included.
- **Off-the Job Accident:** Pays if anyone covered gets hurt in an accident and requires medical treatment. \$100 individual and \$200 family wellness benefit included.
- **Life Insurance, AD&D:** Life insurance policy that pays a lump sum to your beneficiaries in the event of your death. Spouse and child coverage is also available. Additional AD&D benefit available.

Can I get more information? Yes!
Scan the QR code for a summary of the products being offered or contact Joe.

<https://youtu.be/ee4uVRJdGY4>



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