BENEFIT SUPPLEMENT SELECTION

FOR USPS EMPLOYESS ONLY

A. FEDERAL BENEFIT PLANNERS AND SUPPORT SERVICES

offers various supplements to provide TAX FREE income during time of disability or medical hardships.

PERSONAL ACCIDENT & DISABILITY - AL-LA-MS- TX

This plan pays a supplement for an injury: Benefits include:	Standard	High	Premier	Platinum
MonthlyIncome starting the 1st day of disability up to 1 year.	$900	$1,200	$1,500	$1,800
Medical Expense Reimbursement	$375	$500	$625	$750
Daily Hospital Benefits	$150	$200	$250	$300
In the event of DEATH OR DISMEMBERMENT	$30K	$40K	$50K	$60K
Ambulance for Accident transport	$150	$200	$300	$300
PREMIUMS:	$16.74	$21.98	$27.24	32.48
OPTIONAL ILLNESS AND MATERNITY BENEFITS:				
Monthly Income beginning on the 8th day.	$900	$1,200	$1,500	$1,800
Benefits paid up tp 6 months:	$11.38	$15.18	$18.98	$22.76
INDIVIDUALS:	$28.12	$37.16	$46.22	$55.24
Family:	$39.04	$51.74	$64.44	$77.12

B. CANCER SPECIFIED DISEASE BENEFITS PLAN:

What you don't know about Cancer could hurt you! Most Health Insurance plans are not designed to cover the ongoing expenses associated with Cancer. Take control of your own future now!!

FEATURES OF THE POLICY INCLUDE:

$100.00 per family member for 1 wellness per year
$5000 Initial Benefit Diagnosis Benefit
100% payment of 1st $10,000 for Chemotherapy, Radioactive Isotopes therapy, Immuno therapy, and Blood plasma, and platelets per calender year.
Payments are made directly to you in addition to any other coverage you may have.
Up to $3500.00 for Inpatient Surgery and up to $3000.00 for Outpatient Surgery.
$ 100/day for private duty nursing while hospitalized and $100/day for at home nurse care.
Pays for all forms of Cancer, Including Skin Cancer as well as 23 other specified diseases.
Including MS, TUBERCULOSIS, MENINGITIS ENCEPHALITIS, ETC.

	Individual	Family
PREMIUMS:	$18.00	$35.04

TERM LIFE $50,0000 AGE 40 $8.68/100,000 $15.24
UNIVERSAL LIFE UP TO AGE 120(MINIMUM GUARANTEE $25,000
CHILDREN LIFE TIME COVERAGE $20,0000 AS LITTLE AS 2.50 A WEEK (CASH VALUE)
PREMIUMS NEVER INCREASE
Critical illness for HEART STROKE $25,000 EX: 36 YEAR OLD $5.30

LET'S TALK! 251-650-4998

PLEASE COME SEE US IN THE BREAKROOM!!!

accident

Accident coverage from Allstate Benefits provides cash benefits for on- or off-the-job accidental injuries, and can help cover the costs associated with injury treatments.

Unexpected accidents can also mean unexpected out-of-pocket expenses. Hospital stays, medical or surgical treatments, dislocations or fractures, and transportation by air or ground ambulance can add up quickly and be very costly. Our coverage can help with some of these expenses so your finances can remain healthy.

Accident coverage can help offer peace of mind when you are injured and seek medical treatment. Below is an example of how benefits might be paid.*

John Chooses Accident Coverage

from the plan benefits his employer is offering

2 months later John is involved in a car accident, suffers injuries and is taken to the hospital by ambulance

Services In and Out of the Hospital

In Hospital: John is admitted to the hospital and undergoes surgery during a 3-day stay in the hospital.

Out of Hospital: John follows up with his primary physician twice after being released from the hospital. His prognosis is good, and he will make a full recovery.

John is able to return to work after 3 months.

Air Ambulance Service	$ 400
Medical Expenses (surgery)	$ 500
3-Day Hospital Stay	$ 600
Dislocation or Fracture	$4,000
Disability	$3,600
Total Benefits:	**$9,100**

cancer

Cancer Insurance from Allstate Benefits pays cash benefits for cancer and 20 specified diseases to help with the costs associated with treatments and expenses as they happen.

Receiving a diagnosis of cancer or a specified disease can be difficult on anyone, both emotionally and financially. Having the right coverage to help when undergoing treatments is important. Our cancer coverage can help provide added financial support when it is needed most.

Cancer coverage can help offer peace of mind when a diagnosis of cancer or a specified disease occurs. Below is an example of how benefits might be paid.*

Jane Chooses Cancer Coverage

from the plan benefits her employer is offering

Jane's annual wellness exam results in her first diagnosis of cancer and she is told she needs surgery.

She gets a second surgical opinion and undergoes pre-op testing.

She is admitted to the hospital, undergoes inpatient surgery, anesthesia, private nursing, and is visited by a doctor during a 3-day hospital stay.

Every 2 weeks she has radiation/chemo 120 miles from her home and a family member drives her to her appointments.

Our cancer insurance policy paid Jane the following:

Wellness	$ 100
Cancer Initial Diagnosis	$ 5,000
Second Opinion	$ 200
Hospital Confinement	$ 600
Surgery	$ 3,000
Anesthesia	$ 750
Radiation/Chemo	$10,000
Inpatient Medicine	$ 30
Private Nursing	$ 300
Non-Local Transportation	$ 192
Physician Attendance	$ 90
Total Benefits:	**$20,262**