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- **Disability**
 - Helps supplement income while going through anything that prevents the employee from working (ex. Maternity, car accidents, surgeries, cancer)
 - Pays 60% of salary, is non-taxable and can last up to 2 years out of work
 - Waiting periods start at 0 days for injury and 7 days for illness
 - Makes sure the employee still has a steady paycheck while out of work

The below plans can be structured as individual, individual plus spouse, individual plus kids and full family. The benefits pay on top of the disability benefit if it is the individual and gives essentially a family leave benefit if the injury or illness occurs to their spouse and or children.

- **Accident**
 - Helps supplement income and out of pocket bills while going through an accident (ex. Car accident, falling off a ladder, cutting your hand slicing a bagel, playing sports, kids getting hurt in the house)
- **Hospital**
 - Helps supplement income and out of pocket while going through a hospital stay (ex. maternity/paternity leave, pneumonia, surgeries)
- **Critical Care**
 - Helps supplement income and out of pocket while going through specific critical illnesses
 - Heart attack, stroke, coma, kidney failure, 3rd degree burns, etc
 - Payouts are usually \$20,000-\$50,000
- **Cancer**
 - Helps supplement income and out of pocket while going through various forms of cancer
 - Internal and skin cancers are included
 - Payouts are usually \$15,000-\$45,000
- **Life**
 - 10, 20 and 30 year term life
 - Up to \$500,000 if under 50, Up to \$200,000 if over 50
- Supplemental Dental
 - Complements the existing dental plan with no co pays and no networks
 - Works in the form of reimbursements