



Voluntary Benefits Open Enrollment!

November 2nd, 2020 through November 6th, 2020

Schedule a phone appointment here: www.selectbenefitsgroup.com/howard

Critical Illness Plan

- Lump sum cash benefit paid directly to you upon the diagnosis of a covered critical illness including: Cancer, Heart Attack, Stroke, and more.
- Individual and family coverage available.
- Wellness benefit rider pays specified amount per covered person for cancer screenings including: Chest X-Ray, Pap smear, Colonoscopy, Mammograms, and others.

Permanent Life Insurance

- Provides permanent life insurance coverage that is portable upon retirement or change in employment.
- Coverage for Spouse and dependents available.
- Long Term Care Rider allows you to use 4% of your face amount each month for qualified expenses.

Short Term Disability

- Pays benefit for up to 6 months following 14-day elimination period.
- Covers total disability resulting from covered accidents, sicknesses, or pregnancy.
- Benefits paid subject to a 12-month pre-existing limitation.

Accident Insurance

- Pays you a lump sum benefit for an accidental injury occurring off the job.
- Works in addition to any other insurance.
- Can be used to help pay deductibles, co-pays, or recover any loss of income associated with accidents.
- No limit to the number of claims.
- Individual or family coverage available.

Additional Benefits Available Including:

- Liberty Mutual Auto/Homeowners Insurance
- Nationwide Pet Insurance
- Legal Coverage



For more information please contact us at (410) 825-3430 ext. 2.

PLEASE NOTE: All Insurance policy contracts are governed by their respective underwriting carriers. Please see your policy for specific details, exclusions, and full benefit information.