

Short Term Health Insurance Needs

Did you Know:

Short term major medical insurance is the perfect solution for:

- ◆ New hires still in the waiting period
- ◆ High school grads or College grads no longer eligible to be on the group plan
- ◆ It may even be an option for people terminating employment

This product is a more inexpensive way to have temporary coverage between jobs!

***For more information, contact:
Bart, Kandi or Jenny***

COBRA Changes

Did you realize that Cobra requires that a “General Notice” be sent to your employees and their spouses in writing when they first become covered by your group health plan? One notice may be used as long as they both become covered at the same time. Otherwise, a separate General Cobra Notice must be provided.

***For more Cobra information, contact:
Bart, Kandi or Jenny***

Q & A About Disability Insurance

What is Disability Insurance?

Disability Insurance is an insurance policy that will pay you a portion of your income (usually up to 60%) if you ever got hurt or sick and couldn't work. Unless you work for “fun” and don't need your income, every worker should have some form of Disability Insurance.

What about Social Security?

Isn't that Disability Insurance?

No. Disability benefits paid by Social Security are difficult to qualify for and most take months to process.

Here are some important points to remember about Social Security Benefits:

- ◆ Eligibility is based on being unable to perform any gainful employment, not just the job you were performing at the time the disability began.
- ◆ Eligibility is after you have been disabled for five months and if the disability is expected to last 12 months or to result in death.

(cont.→)

Did you know?

Statistically, between the ages of 35 and 65, seven out of ten people will become disabled for three months or longer...

- ◆ Social Security payments may be reduced by disability entitlements under other government programs.
- ◆ After 24 months of benefits, recipients qualify for Medicare. If you want the medical insurance portion of Medicare, in addition to hospital coverage, you must enroll and pay a monthly premium.

For more information on Life or Disability Insurance, contact: Phil or Tasha

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Contact **PDCM Insurance** NOW, to receive information about Disability Insurance, Medicare, Life or Health Insurance!

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