

# **Employees of Dynamic Youth Community, Inc.**

- Limited medical questions and no physical needed for approval
- Continue your coverage at the same rate should you leave employment or retire
- Contributions made through the convenience of payroll deduction

## **Universal Life Insurance**

- Coverage available to Employee, Spouse, Children and Grandchildren
- Accumulates tax deferred cash value at an interest rate of 4.5%

## **Disability Insurance**

- Pays tax-free cash benefits up to \$5,000/month
- Spouse coverage is available
- Pays in addition to NY State Disability
- Pays cash benefits for pregnancy
- Covers on and off-the-job injuries and illnesses (50% benefit if Workers' Comp is collected)

#### **Accident Insurance**

- Coverage available to Employee, Spouse and Children
- Pays cash benefits for services rendered as a result of a covered accident such as:
  - ER/Hospital Treatment
  - Fractures/Dislocations/Cuts/Burns
  - Physical Therapy Treatments
- Surgery Benefits
- Air and Ground Ambulance and much more...

#### **Critical Illness Insurance**

- Coverage available to employee, spouse, and children
- Pays you a lump sum benefit of \$5,000 to \$100,000 upon diagnosis or occurrence of a covered illness
- Covered illnesses include Cancer, Heart Attack, Stroke, Organ Transplant, Alzheimer's Disease and more...
- Provides a wellness benefit of \$100/year for each covered member who receives a cancer screening test





