

# FOUR

*ways to offer valuable benefits without breaking the bank.*



Voluntary Life Insurance

Group Life/Disability Insurance

Medicare Companion

Individual Preferred

1

## **VOLUNTARY LIFE INSURANCE**

This program allows your bank to provide life insurance to your employees with special benefits available to them that they could not access on their own. Highlights include no health questions with guaranteed issue up to \$100,000 if participation is met; competitive term insurance premiums; coverage for spouse and children; portability; and ease of payroll deductions with all premiums paid by the employees.

2

## **GROUP LIFE/DISABILITY INSURANCE**

Designed to protect your employee's financial future, this group life and accidental death & dismemberment offer gives employers the ability to select from a variety of plan features and benefit amounts including: a flat amount or a multiple of salary. Dependent life, long-term and short-term disability options available as well. The premiums with this option are paid by your business.

3

## **MEDICARE COMPANION**

The #1 selling Medicare supplement in Wisconsin, underwritten by WPS Health Insurance, features five optional benefit riders. Plan members keep the doctor they know and trust, and enjoy preventative benefits that go above and beyond standard Medicare. This plan helps cover a variety of costs not paid by Medicare, like Medicare deductibles and coinsurance. A lower-priced Cost Sharing option is also available. Medicare subscription drug plans covering a wide range of brand-name and generic drugs at more than 65,000 pharmacies nationwide is an option as well. This option is available to both employees and your customers alike with premiums paid by the individuals.

4

## **INDIVIDUAL PREFERRED**

Group-like benefits at a price individuals can afford, including prescription drug coverage and office visit copay options. Individuals can tailor a plan that's right for them by choosing from multiple deductibles, a range of coinsurance levels and a variety of prescription drug options. Then they choose a provider network that includes doctors they want to see at health care facilities located conveniently for them. Optional dental coverage is also available. This option is available to both employees and your customers alike with premiums paid by the individuals.



**Wisconsin Bankers Association**  
**Employee Benefits Corporation, Inc.**

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Take advantage of these options for your bank by contacting Craig Bottorff at 608/441-1211 or [ebc@wisbank.com](mailto:ebc@wisbank.com).

This is an advertisement for insurance. Neither Wisconsin Physicians Service Insurance Corporation nor its agents are connected with the federal Medicare program.

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