



Business Owners and their employees

will be eligible for
Limited Underwriting

This means you can purchase benefits with limited health questions!

- *If you have had trouble in the past securing disability or life insurance for you or your family, you want to speak to a benefit specialist.*



Don't miss this chance to enroll in this special benefits program and design benefits that will meet your individual needs for yourself and employees.

For more information,
contact Bill Marks at:
(877) 221-9356
wmarks@mcclain-group.com

The McGuire Group
6387 Monroe Street , Sylvania, OH 43560

Allstate's Voluntary Benefits offer:

- ◆ **The ability to choose valuable benefits that meet your individual needs**
- ◆ **The convenience of premium payment through payroll deductions.**
- ◆ **The ability to take most coverage with you if you change jobs or retire.**
- ◆ **Choose from these valuable benefits to create your customized package.**

Disability Insurance

- Helps you pay everyday living expenses and out-of-pocket expenses due to loss of income.
- Provides a monthly benefit to replace a portion of your income if you're unable to work due to a covered disability.
- Variety of plan options available which includes maternity. (3,6, 12 and 12 month periods)

Cancer Insurance

- Helps pay out-of-pocket expenses not covered by health insurance plans
- Coverage includes initial diagnosis, treatment, inpatient care, transportation, lodging and experimental treatment.
- Plans include wellness screening tests

Accident Insurance

- Helps pay unexpected medical expenses from lacerations, fractures and other injuries.
- Helps pay major medical deductibles and co-payments if you're confined to a hospital from a covered accident.
- Pays cash directly to you when you have a covered accident.

Hospital Indemnity Insurance

- Pays daily amount when admitted to the hospital
- Pays initial hospital benefit when admitted for 24 hours or more.

Universal Life

- Easy application process for policies up to \$150,000
- Income tax-deferred accumulation of fund value
- Income tax-free death benefit

Term Life

- High amounts of coverage for a set period of time.
- Income tax-free death benefit