

am I missing something?

comfort

and security can come from a lot of places. Maybe you find it curled up in your favorite chair, maybe you find it when spending time with family and friends, or maybe it's at the bottom of a mug of hot chocolate on a cold night. For many people true comfort and security comes from knowing that they have adequate protection for whatever life may bring.



To increase the variety of situations your protection plan covers, look at additional lines of insurance coverage. We all know that to protect our car and home there is auto insurance and homeowners or renters insurance. To help you stay well and get better when you are sick there is health insurance. Did you know there is insurance to protect your income if you were to ever be too sick or injured to work?

Many of life's surprises take the form of something that is not fully covered by your health insurance. Did you know that accident or illness will cause one in five American employees to miss work for at least a year before they turn 65? By electing to purchase additional lines of coverage such as short and long term disability, dental, vision and life insurance, you are better prepared for those surprises.

Many of these policies are available on an individual basis meaning you seek out an advisor who helps tailor a specific plan to meet your needs and you follow individual underwriting guidelines. While this is by far one of the best ways to be sure you are getting the protection you need, there are other ways to help you accomplish your goals.

Many employers offer group based ancillary lines of coverage to their employees on a voluntary basis or with employer contributions. This means that you and your fellow co-workers have access to insurance products such as life, disability, dental and/or vision through your workplace. By accessing these products at work you have several advantages over blazing the trail yourself. The products are based on group pricing and underwriting. This can help people receive coverage they would not be able to otherwise obtain or afford.

Also, because these plans are coming from your workplace, if the dental or vision plan premiums are deducted on a pre-tax basis, the premium is withdrawn before your tax liability is calculated which results in tax savings to you. Often with life and disability coverage, paying your premium on an after-tax basis is more advantageous to you because this allows the benefit received upon qualification to be tax free.

Most likely your employer uses an Employee Benefits Advisor to help them navigate the world of employer based benefits. You are welcome to consult with this advisor to better understand your options and how the available benefits work. Each situation is unique and you deserve personalized information. Knowing what types of coverage are available to you and how they can protect you is vital. In the case of benefits, the old adage is true; knowledge is power – the power to help you feel more comfortable and more secure than you do today.

For more information, please contact your trusted advisor at Swartzbaugh-Farber, *Client Centered – Client Advocates.*™