

# Understanding Your Insurance

## Getting The Most Out Of Workplace Insurance Plans

(NAPSA)—Odds are, you know if your workplace provides a health insurance plan, but did you know that many employers offer other types of insurance as well?

Workplace insurance plans—such as life insurance, disability insurance and others—can help protect you from the unexpected. Many employers offer the chance to purchase coverage at lower rates through payroll deductions. Some let you adjust coverages to fit your changing needs. Insurance experts at CIGNA recommend you think about this during your plan's enrollment period. For many people, that's sometime in the fall.

Here's a look at some types of workplace coverage typically available:

- **Disability Insurance**—This replaces a portion of your income if you're unable to work due to a covered illness or injury. Experts predict that one in three people ages 35 to 65 will experience a disabling illness or injury that keeps them out of work for 90 days or more. In those instances, disability coverage can help with household bills, mortgages and other expenses.

- **Life Insurance**—Having the proper amount of life insurance is key for those looking to protect their family financially. Many employers provide a basic plan at little or no cost and let employees buy more coverage through payroll deduction. Find out if you have enough disability and life insurance. You can visit a Web site such as [www.cigna.com](http://www.cigna.com) to use calculators that help determine your appropriate amount of protection, or check out the information at [www.lifehappens.org](http://www.lifehappens.org).

- **Accident Insurance**—Personal accident insurance can be



**It's important to re-evaluate your workplace insurance plans on a regular basis.**

an affordable supplement to life insurance. It complements the coverage by other insurance programs such as health, workers compensation and disability and adds another layer of security should the unexpected happen.

- **Dental**—Most people focus on making choices about *health* insurance, but don't forget your *dental* health! Many dental plans cover preventive care at low or no cost. You'll also save on fillings and other dental work. Regular dental visits may do more than brighten your smile—they can help catch minor problems before they become major and more expensive to treat. And did you know your dental health may impact your overall health? Research shows an association between gum disease and people who have diabetes or heart disease. It also shows that women who are pregnant and have gum disease may be at greater risk for having a premature baby. Some dental plans include extra benefits for people with certain medical conditions or for women who are pregnant, so check to see if your plan does. A healthier mouth may help you have a healthier life.