

# How Healthy Is Your Insurance Program?

(NAPSA)—Just as you need a routine physical checkup every year, so does your insurance.

Answering the following questions may help you determine if your insurance is in good shape or ailing.

## Yes or No?

1. Are you prepared to pay medical expenses that insurance does not cover, such as deductibles and co-insurance payments?

2. How about related expenses such as travel, lost wages and child care?

3. Could your family easily handle financial commitments such as mortgages, car payments and tuition, should you die?

4. Will your insurance coverage go with you into your retirement years to cover medical bills, long-term care and ongoing expenses?

5. Could your family offset the financial losses that may result if you (or your spouse) lost your income for a time due to disability?

6. Does your medical coverage pay for regular health screenings?

## Score:

• 6 “Yes” answers: Your insurance is in great shape.

• 3 to 5 “Yes” answers: Your insurance could be ailing.

• Less than 3 “Yes” answers: Your insurance coverage may need major medical treatment.

If your insurance coverage is ailing, supplemental insurance can be good medicine for getting it healthy. Supplemental means the insurance is offered in addition to your employer’s core benefits.

This type of voluntary insurance is typically a cost-effective way for employers to expand their benefits package and offer employees choices at no direct cost to the company. With supplemental insurance in addition to your employer’s core benefits, you can design a benefits program to fit your unique needs.



**Supplemental insurance could be just what the doctor ordered to help shape up your insurance program.**

“With products from a good supplemental insurance provider offered at the worksite, employees can choose from a broad portfolio of voluntary products and create their own benefits plan,” said Monica Francis, product director, Colonial Supplemental Insurance. Coverages include disability, life, accident, hospital confinement, cancer and critical illness insurance.

Supplemental insurance can be flexible and portable. Claim payments can be used any way you wish—to pay for transportation to the hospital, family member lodging and child care during a family member’s treatment, or deductibles, co-payments, co-insurance and other noncovered costs. If you change jobs or retire, you may be able to keep the coverage.

An annual review of your insurance coverage can help you see if you have coverage areas that need special treatment. If you find gaps in coverage, a dose of supplemental insurance could be just what the doctor ordered to get your program back in shape.